

LOAN FUND BOARD (IRELAND).



SEVENTH

ANNUAL · REPORT

OF THE

COMMISSIONERS

OF THE

LOAN FUND BOARD OF IRELAND.

(PURSUANT TO THE ACT 6 & 7 VICT. c. 91.)

Ordered, by The House of Commons, to be Printed,
10 June 1845.

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SEVENTH ANNUAL REPORT OF THE LOAN FUND BOARD OF IRELAND.

IN presenting their Seventh Annual Report to Parliament, the Loan Fund Board have to remark that the alterations made in the Laws affecting Loan Societies in Ireland, by the Act of the 6 & 7 Vict., c. 91, came into operation on the 1st January 1844.

The following abstract, exhibiting the operations of these Societies in the several counties of Ireland during the year ending 31st December 1844, taken in connexion with the similar Tables the Board have been in the habit of prefixing to their reports, will afford the best view of the operations of the Irish Loan Funds, under the amended Act.

COUNTIES.	Number of Societies.	Amount Circulated during the Year 1844.	Number of Loans in 1844.	Gross Profit.	Interest on Capital, Expenses of Management, and Bad Debts.	Net Profit applicable to Charitable Purposes.
		£.		£. s. d.	£. s. d.	£. s. d.
Antrim - - - -	6	118,643	39,183	3,363 16 11	2,352 15 6	636 1 5
Armagh - - - -	6	83,042	19,367	2,135 2 6	1,329 9 7	529 13 -
Carlow - - - -	5	26,508	5,727	763 16 4	588 17 5	185 - 11
Cavan - - - -	10	76,997	25,475	1,648 - 5	1,479 17 5	168 2 6
Clare - - - -	2	11,678	4,819	291 - 8	235 17 11	55 2 9
Cork - - - -	20	286,269	69,629	4,783 3 11	3,514 17 1	1,267 6 1
Down - - - -	13	73,141	23,894	1,787 10 2	1,372 19 2	414 10 10
Dougal - - - -	6	22,583	5,322	670 11 1	702 18 3	- - -
Dublin - - - -	5	27,588	6,686	781 16 11	608 18 3	172 15 7
Ferretagh - - -	6	34,943	9,718	912 13 2	808 12 6	304 - 7
Galway - - - -	9	44,367	14,329	1,648 17 11	1,358 12 6	490 5 8
Kerry - - - -	-	-	-	-	-	-
Kildare - - - -	5	16,375	5,299	453 7 6	397 13 2	55 14 5
Kilkenny - - -	11	39,018	12,140	1,137 16 11	999 16 5	507 5 2
King's - - - -	6	49,916	18,650	1,450 2 11	1,113 11 3	306 11 6
Leitrim - - - -	4	27,692	10,164	734 - 5	572 14 -	161 6 8
Limerick - - -	5	36,734	8,653	724 9 2	473 16 8	245 12 8
Londonderry - -	4	22,314	10,197	780 3 6	634 - 9	161 3 7
Longford - - -	9	35,690	12,273	1,401 3 3	1,201 9 11	199 13 4
Louth - - - -	6	8,892	2,116	178 1 -	194 6 6	- - -
Mayo - - - -	1	16,295	3,394	312 1 9	271 5 7	40 16 2
Meath - - - -	3	42,495	11,220	1,915 2 7	993 19 5	111 3 1
Monaghan - - -	7	66,007	16,461	1,480 4 9	1,196 2 3	264 2 6
Queen's - - - -	7	26,159	16,141	1,945 8 10	1,644 4 7	500 19 5
Roscommon - -	8	31,053	8,659	735 19 9	508 2 6	- - -
Sligo - - - -	4	40,108	11,696	972 14 -	649 3 -	323 11 -
Tipperary - - -	20	131,627	47,356	3,576 16 10	3,022 13 1	554 8 10
Tyrone - - - -	20	125,928	31,330	2,819 13 5	2,611 9 4	308 3 9
Waterford - - -	10	67,097	15,369	1,411 10 2	1,566 5 11	145 8 9
Wexmouth - - -	9	63,915	11,443	1,494 16 3	1,112 9 1	332 7 -
Wicklow - - - -	13	50,929	18,286	2,634 11 4	1,915 4 5	519 6 11
Wulshew - - - -	9	63,270	12,612	1,763 12 2	1,355 7 1	408 6 4
* TOTALS - - -	250	1,702,913	482,207	45,645 8 2	36,937 9 4	8,948 14 3

* Note.—In three Counties the Gross Expenditure exceeded the Gross Profit; then, in—

Down:	Gross Expenditure - - - -	£. s. d.	£. s. d.
	Gross Profit - - - -	792 18 3	670 11 1
			63 7 2
Louth:	Gross Expenditure - - - -	194 6 6	
	Gross Profit - - - -	178 1 -	
			16 5 6
Roscommon:	Gross Expenditure - - - -	833 2 6	
	Gross Profit - - - -	735 19 9	
			102 2 9
		£.	130 15 5
		£. s. d.	
The Gross Expenditure, as per Total	- - - -	36,847 9 4	
Net Profit - - - -	- - - -	8,948 14 3	
		45,796 6 7	
Deduct the above excess of - - - -	- - - -	100 15 5	
And the difference, or - - - -	- - - -	£. 45,645 6 2	

agrees with the Gross Profit, as per Column 5 of the Table.

Of the Societies reporting for the past year, 240 are Societies which, having been in operation under the old Acts, have since been registered under the present Act, and 19 are Societies which have, during the past year, been placed under this Board.

Fifty-three Societies have withdrawn during the said year, or are in progress of closing their operations, and no Accounts have been received from five. The following Table will exhibit the comparative working of the system from the period of the Board's First Report.

Years.		Number of Societies issuing up Annual Accounts.	Amount Circulated.	Total Circulation.	Number of Loans Issued, or of Pledges received.	Total Number of Loans and Pledges.	Net Profit applicable to Charity.	Total Profit.
1838	[In the Returns of these years the Loan Funds and Monts de Piété were not separately classified.]	50	£. - - -	£. 180,596	- - -	148,513	- - -	£. 2,547
1839		157	- - -	816,472	- - -	359,469	- - -	11,047
1840		215	- - -	1,164,046	- - -	453,750	- - -	15,477
1841	[Loan Funds - 208] [Monts de Piété 8]	276	[1,438,558] [61,935]	1,500,533	[411,303] [251,408]	762,711	[14,853] [—]	14,853
1842	[Loan Funds - 300] [Monts de Piété 7]	307	[1,591,871] [46,196]	1,738,067	[488,702] [293,885]	782,587	[18,067] [—]	18,067
1843	[Loan Funds - 358] [Monts de Piété 7]	365	[1,550,063] [50,878]	1,601,841	[450,870] [178,528]	662,398	[14,149] [—]	14,149
1844	[Loan Funds - 559] [Monts de Piété 4]	563	[1,709,918] [5,801]	1,708,719	[488,007] [41,632]	530,339	[8,049] [98]	8,049

The great majority of the Societies deferred registering their Rules during the first Six Months permitted by the present Act; when, therefore, the period arrived which made it imperative to do so, the Board caused a copy of Rules to be prepared, adapted, with very slight alteration, to the operation of the system in every locality, and these having been certified by the Barrister as legal, were printed, and copies of them supplied for signature to the several Societies, with a recommendation for their adoption.

With few exceptions, these Rules have been adopted, and a system of uniformity so far secured.

The attention of the Board having been strongly called to the evils resulting from many local Societies, granting loans to persons residing at considerable distances from their offices, and with whom, therefore, it is to be presumed they could be little, if at all, acquainted, the Board deemed it advisable, in the exercise of the powers vested in them, to direct that a provision be made in the Rules of each Society, that loans should not be granted to borrowers residing at a distance exceeding five miles from the office where such loans shall be issued.

The issue of this order involved the Board in a heavy correspondence with many gentlemen working local Societies without any defined district, who were unwilling, for various reasons, to allow their operations to be curtailed.

The Board, however, having fully considered the subject, continue to be of opinion that, generally, the Rule should be adhered to.

For the reasons assigned in their last Report, the Board did not think it expedient to recommend the appointment of more than one Inspector; the then Lord Lieutenant appointed Mr. J. Garrett, with whose services the Board have every reason to be satisfied.

The inspection of the several Societies has accordingly been proceeded with. A printed form of queries prepared under the direction of the Board, calculated to afford information as to the actual state of each Society when visited, is supplied to the Inspector, which he is required to fill up, and forward as soon after visiting each Society as possible. A copy of this form will be found in the Appendix.

It appears by these returns, that many of the local Societies have, up to the period of this inspection, continued to use an imperfect system of Account Books, in place of supplying themselves with the set drawn up under the directions of the Board,

Board, and that their accounts, therefore, are not in such cases as clear as is desirable.

The Inspector has received instructions to point out the benefit and teach the use of the improved form of Books in every office where they are not already adopted; and the Board, therefore, trust that the local Managers will avail themselves of a system of accounts which it is believed will be found to give general satisfaction.

The Board here feel it their duty to advert to some passages in an Inspection Report made by their Secretary in the year 1842, and printed in the Appendix of the Board's Fifth Report in 1843.

During that year, our Secretary, amongst many other Societies, visited that of the Athy Loan Fund; and in reference to that Society his report states, amongst other matters, that the Committee are composed chiefly of the tradesmen of the town; that he despaired of seeing the Athy Loan Fund become a well-worked Institution whilst its Committee retains its present constitution; that the interest paid to the larger depositors or debenture-holders in this fund is greater than that paid to the smaller holders. He remonstrated strongly against this practice, but as the debenture-holders form the Committee, he fears without much effect. It will be observed that these remarks are of a very injurious nature, and reflect strongly upon the characters and the management pursued by the highly respectable individuals who compose the Committee of that Society; and on the report being printed, in consequence of a remonstrance made by that Committee, the Board instituted a strict inquiry into the direction, management and practices of the Committee of that Society, and pronounced those charges to be entirely unfounded. As a matter of justice to the gentlemen whose conduct and character were so impugned, it was the purpose of the Board in their last Report to have expressed their regret that such charges should have been circulated under the sanction of their Report of 1843; but it was considered expedient on that occasion to present an apology to Parliament, rather than a Report, in consequence of the operations and workings of the amended Act, which entirely occupied the time and attention of the Board during that year. The Board, therefore, take this opportunity of expressing how strongly they regret that charges should have been made and published so injurious to the character of highly respectable and benevolent individuals, who, from the best motives, have given a large portion of their valuable time to the establishing and operations of an institution worked solely for the benefit of the industrious poor in their neighbourhood, and the Board trusts they will continue their labour of charity. It is, however, due to the Secretary to add, that the Board at that time having no power of appointing inspectors, the duty of inspecting all the Loan Funds in Ireland fell, in addition to his other business, upon the Secretary, and consequently his inspections were occasionally so hurried as to preclude that strict and accurate inquiry and examination which undoubtedly in such cases it was his duty to make. A more regular system of inspection has been introduced, and the Board have adopted such measures as will in future prevent any document of a similar nature appearing in print until it has been submitted to the Board.

Considerable diversity of opinion continues to exist among the local Managers as to how far the rate of discount (changed from sixpence per pound for 20 weeks to four-pence by the Act at present in force) is sufficient, or otherwise, to secure the depositors against loss.

It will be seen by the Report in the Appendix, that whilst some gentlemen of great practical experience in the working of these institutions consider the present rate of discount as altogether inadequate, without relying upon fines as a source of income, which all are agreed in deprecating, others consider the present rate sufficient.

Some few Societies have even proposed to reduce the rate at present allowed to 3d.; but where interest at the rate of five per cent. is to be paid for the capital, the Board doubt whether such a step can be taken judiciously, and they have therefore discouraged such reduction.

The Board trust the time is not far distant when the local Managers will see the propriety of reducing the interest they pay depositors to the current rate of four per cent. As the average rate of interest now paid by the Savings Banks does not exceed three per cent., the depositors in Loan Funds would still enjoy a considerable advantage at the reduced rate proposed.

The Board have not failed to urge upon the local Managers the importance of reserving any profits they may have realized until a sufficient rest is secured, calculated to guard the interests of the depositors under all contingencies, but in every case to reserve the profits of the year entire until its close, as directed by the Act.

But very few Societies availed themselves of the provisions of the 28th clause of the Act to issue monthly loans, during the past year, which may be accounted for from the fact of a large number of the local Managers remaining doubtful how far it would be prudent to continue their operations at all, under the restrictions imposed by the Act now in force. The Board's next Report will, they anticipate, show a very large increase in the number of Societies issuing loans to be repaid by monthly or two-monthly, instead of weekly, instalments.

The Board approving of monthly loans in agricultural districts, and powers to this effect having been granted by the late Act, and finding that the Societies generally had not availed themselves of it, the Board, on the 21st day of February last, directed a circular to be prepared and issued to all Societies in connexion with it, in which the following paragraph will be found:—

“MONTHLY LOANS.

“The Board desire to call the attention of the local Managers to a fact which appears not to be generally known; viz., that by the 28th section of the Act 6 & 7 Vict., c. 91, they are empowered to issue loans to be repaid in instalments of four shillings per month, or eight shillings per two months, charging interest at the rate not exceeding $7\frac{1}{2}$ d. in the pound on the sum issued for a period of five months, or $1\frac{1}{2}$ d. per pound per month.

“The Board consider this description of loan preferable to the weekly system for an agricultural district, as the borrowers have more time to make their loans productive, and have not to make so many journeys to the office. These loans are also attended with much less trouble and inconvenience to the gentlemen who so kindly devote their time to working these institutions for the benefit of their poorer neighbours.

“Any Society which desires to avail itself of this section of the Act, and issue monthly loans, should send up three copies of the following Rule, signed by three members for certification:—

“Additional Rule of the ———— Loan Fund.

“That the Society be empowered to issue a portion of its capital, not exceeding pounds, in (monthly or two-monthly loans, as the case may be), charging interest, and keeping a separate account thereof, in conformity with the 28th section of the Act 6 & 7 Vict., c. 91, and otherwise in conformity with the certified Rules of the Society.”

(signed) JN^r BARLOW.
R. OWEN.
A. BURGH CROFTON.
JAMES JOHN BAGOT.
THOMAS HUTTON.
JOHN LENTAIGNE.
JOHN ENNIS.

(countersigned) C. A. J. PIESSE, Secretary.

Dublin Castle, 9 May 1845.

A P P E N D I X.

Appendix (A.), No. 1.

SYNOPTICAL TABLE, exhibiting the Operation of the

COUNTY.	Number of Societies Reporting in 1844.	Amount of Capital in 1844.	Amount Circulated in 1844.	Number of Loans Issued in 1844.	Sum in Borrowers' Hands on 31 December 1844, exclusive of Paid Debts.	Sum in Treasurers' Hands on 31 December 1844.	Amount of Dividend Received in 1844.	Amount of Fine Received in 1844.
		£.	£.		£. s. d.	£. s. d.	£. s. d.	£. s. d.
Antrim - -	6	30,043	119,643	29,182	27,082 13 -	999 4 1	2,207 6 4	348 4 1
Armagh - -	6	21,478	82,042	19,367	19,815 18 6	605 6 11	1,441 13 -	381 9 -
Carlow - -	5	6,205	24,252	8,727	5,220 12 -	174 3 1	449 8 4	295 5 2
Cavan - -	10	18,885	76,687	21,475	16,202 16 6	469 5 6	1,240 12 6	193 10 11
Clare - -	2	2,549	11,875	4,812	2,517 4 9	29 15 11	219 5 6	46 11 7
Cork - -	29	41,059	166,359	59,829	36,049 6 4	1,346 3 2	3,080 18 2	1,181 3 6
Donegal - -	12	17,752	73,521	23,324	16,342 11 6	1,379 12 -	1,340 2 10	228 15 -
Down - -	5	4,512	22,523	5,222	3,016 10 6	84 19 -	429 15 2	164 2 1
Dublin - -	6	7,635	27,028	6,025	7,053 11 7	122 14 -	505 12 3	214 3 11
Fermanagh -	6	8,427	34,043	9,715	7,860 19 -	539 - 7	661 9 8	157 12 4
Galway - -	9	13,626	44,867	14,229	13,279 10 4	1,017 13 10	1,025 17 11	202 12 10
Kerry - -	-	-	-	-	-	-	-	-
Kildare - -	3	4,163	18,375	5,469	4,009 6 9	152 16 3	325 16 2	114 18 6
Kilkenny - -	12	11,208	32,218	12,140	11,002 19 6	125 12 -	894 6 6	180 1 1
King's - -	8	13,146	49,028	19,650	11,088 - 4	229 14 2	925 3 9	327 5 2
Leitrim - -	6	6,915	27,692	10,164	6,709 4 9	13 1 10	570 7 1	67 12 4
Limerick - -	5	6,085	26,724	8,833	5,097 9 8	166 4 7	499 12 11	90 4 6
Londonderry -	4	7,672	32,316	10,197	7,190 10 -	482 8 1	563 16 -	122 27 2
Longford - -	9	12,875	58,890	15,272	13,244 16 -	246 4 4	1,084 9 8	220 2 10
Louth - -	3	2,014	6,802	2,115	1,547 2 6	437 19 5	118 12 10	65 4 10
Mayo - -	1	3,593	16,698	3,384	3,593 3 -	- - -	978 6 -	19 12 9
Meath - -	5	10,030	42,405	11,390	9,694 18 4	324 12 9	771 - 6	202 12 1
Monaghan - -	7	16,331	66,607	16,461	15,149 1 -	175 7 7	1,181 3 2	129 12 5
Queen's - -	7	13,833	56,129	16,141	12,946 14 9	874 12 4	1,104 13 2	595 7 -
Roscommon -	5	7,122	31,083	8,699	6,570 5 2	441 18 11	574 8 8	117 7 10
Sligo - -	6	8,307	40,105	11,698	8,462 19 -	30 16 7	742 6 2	142 2 7
Tipperary - -	10	31,896	131,697	47,956	30,893 15 3	1,146 10 11	2,322 16 11	821 2 6
Tyrose - -	20	31,077	126,828	31,800	30,892 16 2	196 - 10	2,244 12 11	225 17 8
Waterford - -	10	14,310	57,097	15,069	12,528 13 9	1,745 4 5	1,012 13 6	221 17 11
Westmeath -	9	12,700	50,015	11,443	12,051 1 8	541 1 1	1,065 1 6	177 10 -
Wexford - -	12	19,776	80,029	19,226	18,403 2 8	1,242 16 9	1,425 17 10	614 2 -
Wicklow - -	9	11,678	55,270	12,610	11,317 16 1	348 16 1	1,012 14 4	465 6 1
Total - -	489	417,584	1,702,918	482,207	398,135 2 6	14,829 14 2	31,329 7 9	979 18 9

Appendix (A.), No. 1.

LOAN FUND SYSTEM in Ireland during the Year 1844.

Grain Profit, being the Total Amount received, from the Loans, from the Carriage, from the Repayment, in 1844.	Total Paid as Salaries or Wages in 1844.	Number of Paid Servants employed.	Total Expenses of Management, including Salaries and Wages, during 1844.	Amount of Interest paid for Capital.	Number of Depositors owing and Capital.	Net Profit of 1844, after Payment of Interest and all Expenses, and deducting any Bad Debts.	Amount actually Expended for Charitable Purposes during 1844.
£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
350 15 11	719 8 10	22	1,529 9 6	1,061 5 -	636	656 1 5	19 18 9
436 2 8	445 19 5	22	706 13 6	874 11 1	225	589 13 -	177 4 9
712 16 4	184 19 2	11	980 - -	291 11 3	100	185 - 11	
1048 - 5	422 19 -	20	717 8 2	762 9 6	160	168 2 8	243 9 9
20 - 8	96 - -	4	127 - 7	108 17 4	95	55 2 9	20 - -
426 3 11	1,242 11 10	62	1,907 8 6	1,596 11 5	431	1,247 6 1	261 14 6
437 10 2	448 1 10	34	667 12 2	700 19 -	349	416 10 10	322 14 10
672 11 1	245 18 4	12	313 1 9	369 4 -	98	- - -	74 10 8
712 13 11	184 7 -	10	254 4 2	325 12 1	104	172 15 7	13 7 1
92 13 2	190 10 -	15	244 12 -	322 6 -	100	304 - 7	140 15 6
1,048 17 11	384 9 -	26	586 3 8	520 8 7	180	490 5 8	86 17 9
- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
42 7 8	129 - -	17	223 7 3	174 5 11	57	85 14 5	64 19 2
1,037 15 11	289 3 3	23	417 - 11	478 9 6	145	257 5 3	124 3 2
1,020 2 11	384 18 2	23	580 12 7	497 18 3	146	326 11 6	111 1 4
224 - 5	197 19 2	20	299 5 -	273 9 -	83	161 6 5	4 - -
714 9 2	176 5 -	10	283 13 6	195 2 -	101	245 12 8	25 5 10
706 2 5	227 1 6	8	317 15 10	313 5 11	85	161 2 7	2 - -
1,491 2 3	570 10 3	24	519 14 1	626 1 7	129	159 18 4	112 9 11
275 1 -	74 10 -	6	111 14 3	82 12 3	15	- - -	15 8 3
212 1 9	62 17 -	5	131 7 5	129 18 2	54	40 16 2	60 2 8
1,012 9 7	352 1 -	18	456 18 6	447 - 10	121	111 3 1	108 8 7
1,480 4 9	403 4 -	19	578 4 7	607 17 8	121	294 2 6	42 16 5
1,445 3 10	585 9 -	21	786 12 10	624 1 -	141	200 19 3	97 5 4
225 19 9	266 13 8	16	364 14 8	289 19 10	115	- - -	33 10 -
272 14 -	170 17 6	15	272 11 9	369 - 3	83	323 11 -	125 1 11
2,276 16 10	1,258 18 6	54	1,759 11 9	1,259 13 4	547	554 3 30	273 - 1
4219 13 2	855 13 11	51	1,226 2 -	1,301 3 10	308	208 3 9	238 10 5
1,421 18 9	501 6 3	25	651 12 10	624 1 1	108	145 8 9	30 - -
1,431 15 3	400 7 9	22	575 17 3	519 2 10	219	382 7 -	152 6 2
1,434 11 4	551 12 5	29	864 7 5	876 13 1	244	519 6 11	386 11 4
1,272 12 5	545 16 5	27	764 6 6	516 18 5	165	438 6 4	21 9 2
6,045 8 2	12,450 9 2	671	12,462 11 11	12,250 9 2	5,950	6,048 14 3	3,348 4 4

Note:—These Tables having been closed, by order of the Board, before the final audit of the Accounts was completed, for the by the Secretary. The unaudited items are distinguished from those audited by being printed with an asterisk.

Appendix (A.), No. 2.

STATEMENT of ACCOUNTS of LOAN FUNDS for the Year

The Funds marked thus (*) only commenced during the Year 1844, which should be noted in estimating the comparative Cost of each Loan is more than 6d. the £100.

The Funds the Names of which are printed in Italics have ceased to operate during the Year 1844; thus

COUNTY.	NAME of LOAN FUND.	Amount of Capital in 1844.	Amount of Loans in 1844.	Amount of Loans in 1844.	Number of Loans in 1844.	Average Amount of each Loan.	Average Cost of the Loans to the Society, exclusive of Interest on Capital.	Sum in Borrowers' Hands on 31 Dec. 1844, exclusive of Red Dues.	Sum in Treasurers' Hands on 31 Dec. 1844.	Amount of Interest Received in 1844.	Amount of the Balance in 1844.
		£.	£.	£.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
ASTON.	Antrim (a)	4,444*	12,064	-	2,703	4 14	- 7	4,414 5	- 10 3*	219 18	- 114 13 1
	Ballycastle	3,381	10,000	-	2,221	4 0	- 1 1 1	3,072 10	- 80 7 6	184 5 1	- 139 8 7
	Belfast (b)	16,000*	65,944*	-	16,000*	4 8	- 8	14,191 18	- 333 8 -	1,234 5	- 873 2 1
	Larne	2,189	3,853	-	2,278	4 6	- 8	2,075 11	- 110 18 9*	164 4 4	- 18 4 4
	Portlough (c)	4,340	20,437	-	5,387	3 10	- 4	4,335 7	- 19 1*	383 3 4	- 19 2 1
ARMAGH.	Randallstown (d)	1,689*	1,890	-	518	2 9	- 1 1 1	691 13	- 347 - 6*	81 30	- 7 -
	Armagh (e)	951	4,758	-	1,478	3 4	- 11 1	949 3	- 1 2 3*	88 17	- 10 4 -
	Forkhill	813	4,041	-	928	4 4	- 8 1	804 -	- 8 5 6	67 7	- 13 4 4
	Lurgan	4,050	18,081	-	3,970	5 13	- 11	4,048 17	-	270 13	- 45 -
	Portadown (e)	7,442	25,885	-	6,380	4 2	- 6 1	6,127 6	- 525 18 9	490 -	- 1 15 8 1
CARLOW.	Richhill	3,107	13,653	-	3,397	4 -	-	3,088 12	-	207 11	- 19 -
	Tandrage (f)	531 5	16,104	68	3,044	4 1	- 8 1	4,300 14 11	-	297 4 10	- 131 3 4
	Bagninstown (g)	2,153*	8,211	-	2,024	2 16	- 10 1	1,751 12	- 17 1 -	151 9 8	- 77 10 1
	Borris (h)	1,257*	4,386	-	1,690	2 15	- 3	1,044 4 6	- 157 - 5*	81 7	- 67 4 1
	Hacketstown	1,081	4,331	-	1,440	2 30	- 3 1	843 5	- 1 8	80 5 5	- 31 4 1
CAVAN.	Leighlinbridge	1,030	4,206	-	1,723	2 10	- 3 1	959 4 10	-	80 4 -	- 31 - 5
	Rehilly (i)	-	-	-	-	-	-	-	-	-	-
	Tulrow	622	2,006	-	1,043	5 17	- 9	682 5 8	-	66 8 6	- 23 11 -
	Ballybore*	1,000	5,014	-	1,583	2 4	- 7 1	998 4 -	- 1 16 -	83 11 4	- 9 17 11
	Ballyjamesduff	2,005	14,005	-	3,411	4 3	- 4 1	2,404 17 4	- 9 7	177 11 3	- 5 11 1
CLARE.	Carrigrohane	2,450	10,032	-	3,016	3 15	- 7 1	2,437 4 2	- 10 11 9	203 3 6	- 30 14 -
	Crookhill	1,872	7,101	-	2,371	3 1	- 10 1	1,838 7	- 23 8 3	131 17 6	- 66 1 1
	Killoghan (j)	588*	4,321	-	1,352	3 11	- 4 1	567 10	- 18 18 11*	31 0 8	- 20 9 7
	Kilrausk	2,470	10,741	-	3,054	3 10	- 6 1	2,469 11 2	- 11 8	134 5 3	- 77 11 7
	Kingscourt	2,784	11,500	-	3,000	4 -	- 0 1	2,453 -	- 330 10 7	912 9 4	- 16 8 1
CORL.	Mount Nugent	708	2,780	-	1,048	2 13	- 8 1	643 14	- 61 1 2	51 15	- 10 5 1
	† Red Hills (k)	712*	2,529	-	433	3 13	- 1 4 1	712 9 6	-	86 13	- 7 14 1
	Virginia	1,690	3,291	-	2,348	3 10	- 8 1	1,676 17	- 11 17 7	138 3 3	- 25 12 1
	Ennistimon	1,749	7,681	-	3,003	2 10	- 3 1	1,742 12	- 4 12 3	144 2 4	- 67 14 1
	Milltown Malbay	800	4,014	-	1,603	2 4	- 8 1	774 10 9	- 25 3 3	75 3 2	- 25 17 5
CORL.	Aghada	571	2,281	-	931	2 8	- 5 1	565 19	- 4 4 7	41 4 -	- 15 16 1
	Aghalown	188	873	-	628	1 6	- 5 1	779 17	- 8 8 4	16 4 11	- 5 10 1
	Ballycough	637	3,042	-	1,305	2 7	- 5 1	597 14 9	- 39 8 3	51 15 8	- 30 1 1
	Ballynacorney	530	2,572	-	1,096	2 -	- 5 1	354 17	- 231 15 8	48 5 2	- 1 1 1
	Baltimore	178	915	-	519	1 11	- 8 1	177 11 6	-	18 11	- 1 1 1
CORL.	Bandon	302	1,676	-	1,041	1 12	- 5 1	367 18 8	- 24 - 4	31 7 11	- 5 11 1
	Byblon (l)	45*	201	-	176	1 2	-	-	-	-	-
	Cusinstownend	1,261	5,331	-	1,897	2 14	- 6 1	1,127 8	- 131 16 6	98 14 6	- 30 4 1
	Charleville	1,046	7,823	-	2,140	3 13	- 6 1	1,639 13	- 1 1 -	130 17 8	- 16 1 1
	Creechford	1,775	2,750	-	2,606	3 7	- 3 1	1,763 15 6	- 11 5 5	145 10 0	- 6 6 1

(a) This is not finally settled up to the time the Tables were closed.

(b) Account not audited at the date these Tables were closed. £. 1,315 of the capital of the Belfast fund is advanced to a Mont de Piété.

(c) Accounts not finally settled.

(d) This Account, as returned from the Society, is evidently incorrect at present.

(e) Between good and bad of the capital of this Society is advanced to a Mont de Piété, which accounts for shortcoming.

purpose of expediting the presentation of their Report to Parliament, the exact accuracy of some of the items cannot be reached this, 4,444^l. It is presumed that the difference which might be caused by audit would very little effect the general averages.
G. A. J. Picot.

Appendix (A.), No. 2.

ending 31st December 1844, as rendered to the LOAN FUND BOARD.

how, at the expense of Account Books, &c. renders the first Year's Average high. Where the Average Cost of the Loan of any is considered expensively worked.

noted in CAPITALS have been closed by order of the Board, on account of irregularities in the management.

Don't Profit, but the Total amount received in Donations, Fees, and Gifts, &c. during 1844.	Total Paid at Salaries or Wages during 1844.	Number of Servants employed.	Total Expenses of Management, including Salaries and Wages, during 1844.	Amount of Interest Paid for Capital.	Number of Donations closing mid Capital.	Net Loss of 1844 (if any), after Payment of Interest and all Expenses, and deducting any Donations.	Net Profit of 1844 (if any), after Payment of Interest and all Expenses, and deducting any Donations.	Amount actually Expended for Charitable Purposes during 1844.	HONORARY CORRESPONDING OFFICER.
£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.	
124 10 2	50 - -	3	82 9 -	17 17 11	41	- - -	354 9 9 ¹	- - -	G. J. Clarke, esq.
117 7 5	98 2 -	4	122 - -	107 14 4	58	12 12 -	- - -	- - -	Alfred Miller, esq.
101 16 5 ¹	117 12 10 ¹	3 ¹	1,101 9 3 ¹	663 - -	10 ¹	- - -	180 8 4 ¹	- - -	Samuel Archer, jun., esq.
100 5 3	55 - -	2	91 1 10	50 19 9	9	- - -	35 10 8	- - -	Rev. C. Ferns.
100 12 5	79 - -	3	84 1 4	178 19 7	42	- - -	170 13 6 ¹	19 18 9	Mr. K. Thompson.
95 - -	24 14 -	3	31 9 -	- - -	35	5 8 10 ¹	- - -	- - -	Rev. D. Casey, &c.
88 18 10	40 6 -	3	72 5 9	95 12 11	8	- - -	23 7 9 ¹	- - -	Rev. R. Haig.
81 - -	95 7 9	6	33 5 11	27 - -	7	- - -	12 14 -	7 4 9	Rev. J. Campbell, &c.
76 12 6	106 6 -	2	153 15 4	178 10 2	48	- - -	33 7 -	- - -	Rev. W. P. O'Brien.
77 11 10	124 16 -	5	206 18 3	307 6 -	106	- - -	263 7 8	160 - -	H. J. Porter, esq.
67 12 10	68 9 3	2	101 13 4	103 18 4	22	- - -	101 2 2	10 - -	Rev. J. Patterson.
67 12 8	57 14 6	5	139 15 -	322 3 8	34	- - -	155 15 -	- - -	H. J. Porter, esq.
61 15 3	69 14 -	3	98 16 10	97 19 4	26	- - -	69 14 1	- - -	Rev. G. J. Grogan.
52 15 5	15 5 2	2	20 6 6	62 6 6	95	- - -	43 14 3	- - -	Rev. R. D. Burton.
52 8 5	30 - -	2	39 15 4	50 18 -	22	- - -	49 9 1	- - -	Rev. G. Robertson E.
52 17 7	40 - -	2	67 1 4	47 16 3	18	- - -	36 4 -	- - -	Rev. G. J. Grogan.
51 - -	- - -	-	- - -	- - -	-	- - -	- - -	- - -	Mr. T. Basset.
51 7 11	30 - -	2	40 - -	32 18 4	9	7 - 5	- - -	- - -	Mr. W. M. Dealing.
51 - 3	45 4 -	1	51 - -	50 - -	8	- - -	- - 1	65 13 2	Rev. C. G. Bonfield.
50 5 5	50 - -	1	79 11 3	98 13 8	23	- - -	37 17 4	30 - -	Rev. S. H. Levin.
51 18 8	24 - -	4	93 17 4	127 8 5	14	- - -	42 12 11	30 7 4	Rev. Thos. Carson, &c.
50 7 6	70 - -	2	100 6 3	93 2 1	7	26 10 -	- - -	14 - -	J. Sept, esq.
44 4 4	1 - -	1	57 8 7	47 11 -	10	- - -	40 4 5 ¹	69 12 8	Rev. W. Ash.
40 6 6	57 10 -	3	92 1 -	90 8 9	95	- - -	69 2 5	- - -	Mr. P. Skelton.
40 - 7	81 - -	3	127 - -	151 18 11	36	15 10 1	- - -	- - -	Rev. R. Winstanley.
37 30 3	23 15 -	2	35 17 2	28 11 2	3	- - -	14 1 11	13 1 1	R. Nugent, esq.
36 3 6	39 - -	1	30 13 8	5 9 10	7	- - -	- - -	- - -	Wm. Horn, esq.
34 13 -	62 10 -	3	79 11 10	79 17 8	92	- - -	15 3 6	30 15 6	Rev. H. Gilman.
34 2 1	53 - -	2	66 15 -	71 17 4	64	- - -	69 16 1	30 - -	J. Shannon, esq.
34 22 3	43 - -	2	60 5 7	37 - -	31	- - -	4 6 8	- - -	P. Murray, esq.
33 13 1	10 - -	1	26 9 1	18 7 5	30	- - -	90 16 7	10 - -	Rev. F. Short.
33 13 1	10 - -	1	17 14 8	9 2 6	9	- - -	3 1 -	- - -	Venerable A. Stuart.
33 7 11	12 10 -	2	35 11 8	22 18 4	12	- - -	30 15 11	- - -	R. Langford, esq.
30 6 1	90 - -	1	35 13 6	12 18 8	1	- - -	23 - -	22 - -	Rev. S. L. Townsend.
30 10 1	9 6 -	3	19 11 6	10 13 7	1	- - -	- - -	- - -	Rev. E. Spring.
30 10 10	23 - -	2	24 9 4	- - -	-	- - -	12 4 6	- - -	Mr. Thos. Bennett.
31 - -	- - -	-	- - -	- - -	-	- - -	- 11 -	- - -	Major Cross.
30 10 7	35 10 8	2	56 19 3	51 11 7	19	- - -	33 8 9	32 - -	Rev. W. C. Walker.
30 6 8	35 - -	2	77 1 1	79 7 7	23	- - -	20 18 -	23 18 -	Rev. W. Hall.
30 6 4	27 15 7	2	46 - -	79 10 8	45	- - -	59 7 5	4 - -	Rev. W. Sullivan.

(continued)

(1) £ 747 of the Tandragee capital is also advanced to a Mont de Pitié.

(2) Accounts not finally settled at date of closing Tables.

(3) No Account received from Rathfriland up to 31st May.

(4) See Note (g).

(5) The Account from this Society is very imperfect. It is a very small affair, and there is no paid Clerk employed.

Appendix (A.), No. 2.—STATEMENT OF ACCOUNTS OF LOAN FUNDS for the Year

COUNTY.	NAME of LOAN FUND.	Amount of Capital in 1844.	Amount of Circulation in 1844.	Amount of Loans in 1844.	Number of Loans in 1844.	Average Amount of each Loan.	Average Cost of the Loans to the Society, exclusive of Interest on Capital.	Sum in Borrowers' Hands on 31 Dec. 1844, exclusive of Paid Debts.	Sum in Trustees' Hands on 31 Dec. 1844.	Amount of Disbursements Received in 1844.	Amount of the Year Ending on 31 Dec.
		£.	£.	£.	£.	£.	s. d.	£.	£.	£.	£.
COAST-GARDIAN.	Cork, No. 1. (A)	20,014	27,516	-	12,806	3 8	- 7	15,071 12	- 44 13	1,260	7 9
	Cork, No. 2.	2,314	1,287	-	4,429	3 -	- 1 3	3,218 4	10 85	211	9 -
	Courtmacsherry	743	2,021	-	1,277	3 1	- 7	718 13	- 8 6	79	17 -
	Crough	280	805	-	303	2 4	- 11	268 -	7 12	15	2 10
	Doneraile	165	1,003	-	531	1 17	- 4 3	254 3 4	- -	93	9 11
	Donoughmore (B)	199	601	-	994	2 2	- 2 2	199 - 8	- -	11	13 4
	Donoway	652	1,016	-	765	2 2	- 8 2	643 7	9 2	95	18 8
	Ferry	430	5,220	-	971	2 7	- 8 2	429 18	9 -	43	18 8
	Glendore	450	5,350	-	1,058	1 3	- 2	445 -	1 -	43	18 3
	Glunworth	104	521	-	521	1 -	- 5	101 17	- 2 7	12	15 5
	Kilgariff	468	1,947	-	555	2 -	- 3 3	438 6	- 21 18	32	9 -
	Kinsale	385	2,740	-	1,105	2 8	- 1 1	829 3	9 6	45	18 8
	Knockmoone	815	3,807	-	1,165	3 5	- 4 2	590 3	- 6 5	70	15 6
	Lissacra (A)	444	2,466	-	1,120	2 3	- 5 2	431 18	- 39 9	43	5 2
	Macroom	1,032	8,125	-	2,580	3 5	- 4 2	1,073 16	- 17 11	165	4 7
	Michaelstown	1,096	5,190	-	2,735	1 16	- 5 2	1,074 7	- 39 19	58	-
	Myram (A)	300	4,106	-	2,883	1 10	- 6 3	794 4	10 -	76	11 6
	Newmarket (B)	400	1,845	-	670	2 15	- 8 3	377 2	- 21 10	34	16 2
	Skibbereen (m)	-	-	-	-	-	-	-	-	-	-
	Teagha	1,793	3,435	-	9,044	2 17	- 7	1,712 14	4 10	157	10 4
DUBLIN.	Ballinacorney	1,203	5,840	-	3,157	3 1	- 6 3	3,177 10	- 25 12	245	- 3
	Church-hill	1,381	4,152	-	1,430	4 4	- 6 3	1,320 18	- 128 15	102	10 8
	Clegha (m)	-	-	-	-	-	-	-	-	-	-
	Clenleigh	158	578	-	363	1 11	- 3 1	110 16	- 45 5	9	12 9
	Culda	1,167	4,235	-	2,005	2 2	- 4 1	1,068 6	- 97 10	75	17 3
	Facet	595	1,710	-	924	1 8	- 7 1	445 14	- 49 14	36	5 5
	Killygarra	489	2,130	-	551	3 17	- 5	410 13	- 75 8	39	13 4
	Lecterkey	1,465	6,235	-	1,011	3 17	- 4 3	1,258 18	- 875 6	103	16 4
	Moville	1,714	7,624	-	3,693	2 -	- 3 1	1,713 13	6 -	194	18 -
	Newgrass (B)	1,439	6,210	-	1,178	3 12	- 11 2	1,335 9	- -	70	5 4
	Orrill & Burleigh	654	2,218	-	1,283	2 2	- 6	632 10	- 20 13	45	19 4
	Ranelagh	1,686	3,189	-	2,823	2 12	- 6	1,633 14	- 30 5	132	7 3
DOWN.	Raphoe	2,316	9,440	-	2,133	4 9	- 8 2	2,076 17	- 226 5	157	6 8
	Serranlar (A)	2,405	10,473	-	2,042	3 10	- 5 3	2,388 2	- 35 5	174	11 -
	Down	1,400	5,188	-	1,660	3 2	- 9 2	1,381 19	- 61 14	96	15 8
	Hillbrook	801	7,891	-	1,335	5 10	- 2 2	316 10	- 5 -	170	4 10
DUBLIN.	Halpin	594	5,090	-	1,548	4 8	- 5 4	894 3	- -	99	11 4
	Moyallen	983	1,708	-	494	4 3	- 7 9	976 11	6 5	33	-
	Warrenpoint (A)	660	9,416	-	597	4 -	- 7 3	967 7	- 12 6	40	5 4
	Down	1,400	5,188	-	1,660	3 2	- 9 2	1,381 19	- 61 14	96	15 8
DUBLIN.	Ballinacorney	1,400	5,188	-	1,660	3 2	- 9 2	1,381 19	- 61 14	96	15 8
	Boothstown	35	405	-	205	3 1	- 11	35 10	- 8 16	7	15 4
	Clontarf	159	635	-	171	3 13	- 11 2	143 3	- 15 13	12	- 11
	Dublin, South-eastern (C)	3,277	10,444	-	1,045	6 7	- 1 3	3,015 1	- 8 11	191	10 4
DUBLIN.	Lacan	2,223	9,119	-	1,627	4 13	- 6 3	2,201 10	7 16	170	18 2
	Swords	400	1,257	-	457	2 19	- 5 1	376 2	- 15 9	34	17 2
DUBLIN.	Ardena	520	1,664	-	634	3 1	- 7 1	534 18	- 4 -	48	- 2
	Crichan	3,295	15,243	-	3,610	4 -	- 5 4	3,597 7	- 25 -	294	9 -
	Edinley (A)	1,550	2,407	-	408	5 1	- 8 6	780 1	- 440 6	47	11 4
	Lowerstown	9,150	9,040	-	5,048	3 7	- 5 2	2,053 8	- 62 7	185	3 2
DUBLIN.	Moor of Carrick	517	1,790	-	609	5 17	- 3	454 8	- -	34	8 6
	Temps (A)	700	2,609	-	1,110	2 12	- 8 2	658 16	- 6 5	53	17 4
DUBLIN.	Ardena	520	1,664	-	634	3 1	- 7 1	534 18	- 4 -	48	- 2
	Crichan	3,295	15,243	-	3,610	4 -	- 5 4	3,597 7	- 25 -	294	9 -
	Edinley (A)	1,550	2,407	-	408	5 1	- 8 6	780 1	- 440 6	47	11 4
	Lowerstown	9,150	9,040	-	5,048	3 7	- 5 2	2,053 8	- 62 7	185	3 2
DUBLIN.	Moor of Carrick	517	1,790	-	609	5 17	- 3	454 8	- -	34	8 6
	Temps (A)	700	2,609	-	1,110	2 12	- 8 2	658 16	- 6 5	53	17 4
DUBLIN.	Ardena	520	1,664	-	634	3 1	- 7 1	534 18	- 4 -	48	- 2
	Crichan	3,295	15,243	-	3,610	4 -	- 5 4	3,597 7	- 25 -	294	9 -
	Edinley (A)	1,550	2,407	-	408	5 1	- 8 6	780 1	- 440 6	47	11 4
	Lowerstown	9,150	9,040	-	5,048	3 7	- 5 2	2,053 8	- 62 7	185	3 2
DUBLIN.	Moor of Carrick	517	1,790	-	609	5 17	- 3	454 8	- -	34	8 6
	Temps (A)	700	2,609	-	1,110	2 12	- 8 2	658 16	- 6 5	53	17 4
DUBLIN.	Ardena	520	1,664	-	634	3 1	- 7 1	534 18	- 4 -	48	- 2
	Crichan	3,295	15,243	-	3,610	4 -	- 5 4	3,597 7	- 25 -	294	9 -
	Edinley (A)	1,550	2,407	-	408	5 1	- 8 6	780 1	- 440 6	47	11 4
	Lowerstown	9,150	9,040	-	5,048	3 7	- 5 2	2,053 8	- 62 7	185	3 2
DUBLIN.	Moor of Carrick	517	1,790	-	609	5 17	- 3	454 8	- -	34	8 6
	Temps (A)	700	2,609	-	1,110	2 12	- 8 2	658 16	- 6 5	53	17 4
DUBLIN.	Ardena	520	1,664	-	634	3 1	- 7 1	534 18	- 4 -	48	- 2
	Crichan	3,295	15,243	-	3,610	4 -	- 5 4	3,597 7	- 25 -	294	9 -
	Edinley (A)	1,550	2,407	-	408	5 1	- 8 6	780 1	- 440 6	47	11 4
	Lowerstown	9,150	9,040	-	5,048	3 7	- 5 2	2,053 8	- 62 7	185	3 2
DUBLIN.	Moor of Carrick	517	1,790	-	609	5 17	- 3	454 8	- -	34	8 6
	Temps (A)	700	2,609	-	1,110	2 12	- 8 2	658 16	- 6 5	53	17 4
DUBLIN.	Ardena	520	1,664	-	634	3 1	- 7 1	534 18	- 4 -	48	- 2
	Crichan	3,295	15,243	-	3,610	4 -	- 5 4	3,597 7	- 25 -	294	9 -
	Edinley (A)	1,550	2,407	-	408	5 1	- 8 6	780 1	- 440 6	47	11 4
	Lowerstown	9,150	9,040	-	5,048	3 7	- 5 2	2,053 8	- 62 7	185	3 2
DUBLIN.	Moor of Carrick	517	1,790	-	609	5 17	- 3	454 8	- -	34	8 6
	Temps (A)	700	2,609	-	1,110	2 12	- 8 2	658 16	- 6 5	53	17 4
DUBLIN.	Ardena	520	1,664	-	634	3 1	- 7 1	534 18	- 4 -	48	- 2
	Crichan	3,295	15,243	-	3,610	4 -	- 5 4	3,597 7	- 25 -	294	9 -
	Edinley (A)	1,550	2,407	-	408	5 1	- 8 6	780 1	- 440 6	47	11 4
	Lowerstown	9,150	9,040	-	5,048	3 7	- 5 2	2,053 8	- 62 7	185	3 2
DUBLIN.	Moor of Carrick	517	1,790	-	609	5 17	- 3	454 8	- -	34	8 6
	Temps (A)	700	2,609	-	1,110	2 12	- 8 2	658 16	- 6 5	53	17 4
DUBLIN.	Ardena	520	1,664	-	634	3 1	- 7 1	534 18	- 4 -	48	- 2
	Crichan	3,295	15,243	-	3,610	4 -	- 5 4	3,597 7	- 25 -	294	9 -
	Edinley (A)	1,550	2,407	-	408	5 1	- 8 6	780 1	- 440 6	47	11 4
	Lowerstown	9,150	9,040	-	5,048	3 7	- 5 2	2,053 8	- 62 7	185	3 2
DUBLIN.	Moor of Carrick	517	1,790	-	609	5 17	- 3	454 8	- -	34	8 6
	Temps (A)	700	2,609	-	1,110	2 12	- 8 2	658 16	- 6 5	53	17 4
DUBLIN.	Ardena	520	1,664	-	634	3 1	- 7 1	534 18	- 4 -	48	- 2
	Crichan	3,295	15,243	-	3,610	4 -	- 5 4	3,597 7	- 25 -	294	9 -
	Edinley (A)	1,550	2,407	-	408	5 1	- 8 6	780 1	- 440 6	47	11 4
	Lowerstown	9,150	9,040	-	5,048	3 7	- 5 2	2,053 8	- 62 7	185	3 2
DUBLIN.	Moor of Carrick	517	1,790	-	609	5 17	- 3	454 8	- -	34	8 6
	Temps (A)	700	2,609	-	1,110	2 12	- 8 2	658 16	- 6 5	53	17 4
DUBLIN.	Ardena	520	1,664	-	634	3 1	- 7 1	534 18	- 4 -	48	- 2
	Crichan	3,295	15,243	-	3,610	4 -	- 5 4	3,597 7	- 25 -	294	9 -
	Edinley (A)	1,550	2,407	-	408	5 1	- 8 6	780 1	- 440 6	47	11 4
	Lowerstown	9,150	9,040	-	5,048	3 7	- 5 2	2,053 8	- 62 7	185	3 2
DUBLIN.	Moor of Carrick	517	1,790	-	609	5 17	- 3	454 8	- -	34	8 6
	Temps (A)	700	2,609	-	1,110	2 12	- 8 2	658 16	- 6 5	53	17 4
DUBLIN.	Ardena	520	1,664	-	634	3 1	- 7 1	534 18	- 4 -	48	- 2
	Crichan	3,295	15,243	-	3,610	4 -	- 5 4	3,597 7	- 25 -	294	9 -
	Edinley (A)	1,550	2,407	-	408	5 1	- 8 6	780 1	- 440 6	47	11

ending 31st December 1844, as rendered to the Loan Fund Board—continued.

One Twelfth Part of the Loan Fund received in Deposits, from and Carried over from Application Papers, in 1844.	Total Paid on Salaries or Wages during 1844.	Number of Paid Servants employed.	Total Expenses of Management, including Salaries and Wages, during 1844.	Amount of Interest Paid for Capital.	Number of Depositors receiving and Capital.	Net Loss of 1844 (if any), after Payment of Interest and all Expenses, and deducting any Bal. Debit.	Net Profit of 1844 (if any), after Payment of Interest and all Expenses, and deducting any Bal. Debit.	Amount actually Expended for Charitable Purposes during 1844.	HONORARY CORRESPONDING OFFICERS.
£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.	
130 7 9	407 5 6	9	689 16 11	376 - 3	130	- - -	134 10 7	- - -	F. B. Russell, esq.
24 8 4	175 5 -	5	306 - 6	5 - -	1	- - -	14 7 10	- - -	M. Fitzmaurice, esq.
30 3 9	200 17 4	3	37 4 5	30 12 8	19	- - -	31 5 8	25 - -	Rev. Jas. Stewart.
25 10 1	10 7 5	1	10 11 6	7 - 6	8	- - -	6 4 2	5 11 9	Rev. C. Quirk.
19 18 -	4 6 2	1	19 14 7	3 6 1	13	- - -	8 17 4	- - -	Rev. M. McQuerry, A. T.
13 14 6	- - -	1	3 - -	10 - -	2	- - -	- 14 6*	- - -	Rev. J. R. Conner.
21 7 3	25 - -	3	27 6 4	12 10 3	10	6 9 7	- - -	- - -	J. Hamilton, esq.
21 10 3	30 - -	1	34 1 9	16 17 8	6	- - -	- 19 3	- - -	Miss C. Tolson.
65 8 4	15 - -	1	17 - -	26 11 8	3	- - -	19 16 8	20 11 -	J. Richmond Barry, esq.
30 9 5	3 10 -	1	4 8 6	- - -	1	- - -	15 - 11	12 - -	Rev. S. Hayman.
43 9 8	13 1 6	2	31 5 2	17 13 2	10	- - -	4 15 4	- - -	Rev. John Querry.
20 17 11	50 - -	3	63 9 7	- - -	1	- - -	28 6 1	15 - -	E. Collins, esq.
10 12 5	15 11 -	2	50 13 9	14 17 4	21	- - -	28 6 1	15 - -	Rev. R. D. Connelley.
66 - 2	10 - -	1	33 1 1	21 13 -	4	- - -	5 6 1*	8 - -	P. Stansfield, esq.
184 18 5	43 - -	2	53 5 3	19 17 5	18	- - -	58 15 10	10 - -	Rev. H. Stoney.
175 3 6	40 8 8	2	30 13 4	55 15 -	26	- - -	41 14 2	- - -	E. O'Brien, esq.
158 4 2	49 - -	3	73 13 10	31 6 7	4	- - -	42 7 9	35 - -	Rev. E. Hayes.
62 11 1	20 - -	1	23 17 5	- - -	1	- - -	38 13 9	38 13 9	J. A. Fitzmaurice, esq.
225 13 5	59 15 -	3	88 3 6	81 - 5	24	- - -	83 8 3	- - -	J. W. Clarke, esq.
									John Gross, esq.
350 6 4	67 18 6	2	97 10 6	108 14 5	64	- - -	95 3 4	109 13 4	Rev. R. Ellis.
114 10 3	23 10 -	2	40 16 7	49 13 6	19	- - -	34 - 2	19 13 9	Mrs. Chambers.
									Capt. J. P. Kennedy.
14 8 -	1 5 -	1	7 12 4	- - -	1	- - -	- 19 8	- - -	Walter Jones, esq.
113 14 10	22 - -	4	48 13 1	51 47 9	31	- - -	13 5 -	- - -	T. P. Carey, esq.
51 2 7	21 18 -	3	38 12 2	21 19 6	3	3 16 1	- - -	5 10 9	T. W. Smith, esq.
30 1 10	18 - -	2	30 7 5	14 13 11	13	- - -	15 1 6	- - -	Rev. H. A. Coleman.
120 6 4	51 5 -	2	51 13 6	60 7 6	16	- - -	27 5 4	- - -	J. B. Boyd, esq.
181 1 10	36 - -	3	64 3 11	67 10 -	26	- - -	50 2 10	5 17 10	W. Hallett, esq.
58 14 6	40 7 6	2	67 17 -	32 - 5	50	- - -	5 17 1	- - -	Mr. W. Minter.
79 1 4	30 - -	4	27 9 -	30 - -	5	- - -	50 13 4	65 - -	Sir E. S. Hayes, bart.
77 1 5	80 - 9	4	77 10 8	76 1 1	39	- - -	25 10 2	29 19 2	General Sprick, esq.
202 19 3	20 13 1	3	74 19 4	78 7 11	33	- - -	52 15 -	- - -	S. Ramsey, esq.
157 - 2	20 10 -	2	80 9 2	103 15 -	40	- - -	85 16 6	100 - -	Mr. J. Gunning.
103 11 7	60 - -	1	66 3 11	68 15 -	18	15 - 4	- - -	- - -	Rev. James Collins.
98 2 10	135 1 10	6	177 15 7	167 10 2	-	49 1 11	- - -	74 10 8	D. M. Ward, esq.
124 5 1	14 16 6	3	53 17 4	61 13 3	36	- - -	39 6 5	- - -	A. H. Thibodeau, esq.
63 10 10	- - -	2	16 13 1	48 7 11	23	- - -	- 6 4	- - -	George Pledge, esq.
20 11 9	16 - -	2	18 11 10*	30 17 8	21	- - -	1 2 3*	- - -	Rev. E. Richards.
186 9 -	37 - -	3*	64 11 6*	65 18 -	22*	- - -	29 19 6*	- - -	H. A. Hamilton, esq.
18 15 9	10 - -	1	10 15 5	- - -	1	- - -	- - -	- - -	Rev. J. Bavin, A. T.
14 13 3	5 - -	1	8 5 3	9 16 5	-	- - -	3 11 7	- - -	J. G. Collins, esq.
184 17 2*	80 - -	2*	104 1 4	147 19 10*	35*	- - -	23 14 -*	- - -	H. Kingston, esq.
181 15 9	34 7 -	3	50 15 6	95 16 8	39	- - -	112 7 -	13 7 1	Rev. H. E. Prior.
28 19 7	10 - -	1	13 15 9	14 1 5	7	- - -	3 3 2	- - -	Rev. E. J. Lewis.
68 10 11	13 - -	2	24 8 10	17 18 11	15	- - -	16 5 2	- 6 -	Rev. H. B. St. George.
44 2 3	30 - -	6	93 19 -	137 18 8	46	- - -	160 4 6	184 8 6	E. Gwynne, esq.
71 11 4	15 - -	3	17 7 13	68 4 6	-	13 1 1*	- - -	- - -	Rev. J. J. Fox.
80 9 11	50 - -	1	61 14 1	75 10 8	21	- - -	102 18 9	10 - -	W. Barry, esq.
41 12 10	8 - -	1	8 - -	25 - -	1	- - -	6 4 4	4 - -	Rev. J. G. Porter.
75 4 11	24 10 -	2	39 2 2	97 13 5	17	- - -	5 9 6	2 1 -	Mr. John Gibson.
126 7 4	75 1 4	2	102 1 9	78 17 3	21	- - -	115 6 4	10 - -	T. Lancaster, esq.
120 19 5	28 16 8	5	96 15 3	80 3 5*	31	- - -	161 - 6*	20 15 -	H. D'Arcy, esq.
106 11 3	20 - -	1	34 12 8	52 9 2	34	- - -	73 9 5	- - -	Mr. John Gunning.
10 6 10	4 - -	1	4 19 3	5 - -	8	- - -	- 7 7	- - -	Rev. J. B. Roche, A. T.

(continued)

(a) No Account received up to the 9th May. It is believed the Society did not issue during 1844-
 £ 151 of the capital of this Society being unappropriated profits, is lodged in a Savings Bank.
 (b) Accounts not audited in date of closing Tables.

Appendix (A), No. 2.—STATEMENT OF ACCOUNTS OF LOAN FUNDS for the Year

COUNTY.	NAME of LOAN FUND.	Amount of Capital in 1844.	Amount of Circulation in 1844.	Amount of Interest in 1844.	Number of Loans in 1844.	Average Amount of each Loan.	Average Cost of the Loan to the Society, exclusive of Interest on Capital.	Sum in Treasurers' Hands on 31 Dec. 1844, exclusive of Bal. Debit.	Sum in Treasurers' Hands on 31 Dec. 1844.	Amount of Dividend Received in 1844.	Amount of Fine Received in 1844.
		£.	£.	£.		£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
KILKARE, GALWAY—contd.	Glan	270	1,239	-	473	3 12	- 6 3	169 14	-	23 4 4	- 1 7
	Loughrea (p)	-	1,850	-	773	1 12	- 8 1	-	44 10 3	63 0	2 8
	Mount Shannon	5,301	9,404	9,294	3,407	2 14	5,148 11 3	5,148 11 3	9 15 3	392 8 3	10 15 1
	Tum	611	1,613	-	1,075	2 9	600 10 10	600 10 10	9 15 3	48 18 4	10 15 1
	Woodford	1,389	3,651	3,051	1,094	2 11	1,345 8	1,345 8	51 5 6	88 4 2	10 15 1
KILKARE.	Athy	1,740	7,877	-	2,090	2 16	1,583 19	1,583 19	54 13 6	146 3 6	10 15 1
	Footstown	1,750	7,673	-	1,711	4 13	1,785 5 0	1,785 5 0	4 1 4	133 17 8	40 18 1
	Monasteran	635	5,425	-	746	3 16	1,030 2	1,030 2	54 1 5	46 15	16 5 1
	Ballyhale	810	430	-	119	3 13	163 2	163 2	46 7 6	7 6 4	1 14
KILKARE.	Callan, No. 1. (p)	1,401	6,137	-	3,122	2 17	1,394 16	1,394 16	38 9 1	102 5 8	60 8 6
	Callan, No. 2. (p)	1,568	6,044	-	2,575	3 9	1,736 8	1,736 8	29 10 1	169 10	17 1 1
	Fiddown	128	646	-	325	2 3	126 10	126 10	1 1 1	12 5 5	6 2 1
	Grang	609	2,280	-	844	2 14	261 17	261 17	45 14 11	38 5 10	10 15 1
	Innislagan (p)	207	734	-	305	2 9	191 12	191 12	16 11 10	13 1 8	6 2 1
	Johnstown	368	500	-	326	2 2	391 1 9	391 1 9	5 10 8	10 3 4	3 7 1
	Kilcomney (p)	4,013	9,279	-	3,894	3 10	4,015 5 4	4,015 5 4	-	347 14 4	7 13 1
	Kilmanagham (p)	487	3,528	-	661	3 17	458 15 5	458 15 5	15 10	42 12 8	7 13 1
	Monasteran (p)	772	1,832	-	485	2 10	371 8	371 8	-	30 17 4	6 2 1
	Thameson, No. 1. (p)	1,097	4,165	-	1,426	4	1,020 15	1,020 15	-	83 10 2	20 18 1
	Thameson, No. 2. (p)	794	5,784	-	848	3 7	791 9	791 9	1 11 1	46 8	20 6 1
	Belair	1,077	2,892	5,892	1,040	1 9	1,054 4 3	1,054 4 3	8 7 11	72 6	65 11 1
KING'S.	Birr	3,414	7,375	1,805	3,100	2 10	3,278 1	3,278 1	36 4 6	151 11 10	8 1 1
	Clon	2,410	8,251	-	2,754	3 3	1,881 15	1,881 15	173 11	165 1 4	77 18 1
	Edenderry (p)	1,265	6,272	-	3,107	2 17	2,554 10	2,554 10	-	117 3 6	24 18 1
	Perth	5,144	9,350	-	3,079	2 9	5,138 11 8	5,138 11 8	-	183 5 4	28 18 1
	Kintyre	828	4,018	-	1,879	2 12	805 18	805 18	21 1 9	81 10 4	49 12 1
	Parsonstown (p)	1,319	5,715	-	2,157	2 6	1,315 18	1,315 18	-	96 18 4	-
	Tullamore (p)	580	3,455	-	1,065	2 1	948 10	948 10	1 9 1	56 18 1	20 18 1
	Annaduff	2,411	8,829	6,429	3,529	4 10	2,430 14	2,430 14	-	356 17 1	10 18 1
LATHAM.	Belinamore (p)	465	1,403	-	685	2	454 5	454 5	2 17 7	33 7 8	3 17 1
	Carish-in-Shannon	584	2,541	-	719	3 10	682 4 9	682 4 9	1 9 7	48 7	7 13 1
	Clone	1,860	5,004	-	3,703	3 6	1,854 14	1,854 14	3 17 7	130 1 4	24 8 1
	Dromahaire (p)	406	1,700	-	680	1 17	399 13	399 13	4 17 1	31 13	1 13 1
	Mohill	1,089	4,563	-	1,821	3	1,097 14	1,097 14	-	76 1	7 9
LIMAVICK.	Ballygarry	423	2,152	-	1,091	3	928 15	928 15	- 12	42 9 4	20 8 1
	Beacon (p)	1,011	536	-	204	1 3	99 17	99 17	-	3 10 4	- 8 1
	Galbally (p)	1,444	5,073	737	2,403	2 8	1,400 7 8	1,400 7 8	97 11 7	107 1 1	10 8 1
	Lancaster Industries (p)	2,276	10,074	-	3,805	2 14	2,276 8	2,276 8	-	194 15 6	31 8 1
	Limerick Jubilee (p)	2,052	8,650	-	2,130	4 3	1,893 8	1,893 8	138 1	144 7 4	39 2 1
LOSWATER.	Coleraine	393	1,458	-	831	1 15	331 16	331 16	31 18 1	27 6 8	5 14 1
	Garraugh (p)	2,155	9,446	-	3,115	3	1,823 19	1,823 19	392 5 1	157 8 8	30 17 1
	Glendarrig (p)	1,217	5,330	2,330	1,093	2 3	1,106 19	1,106 19	110 3 10	58 5	-
	Londonderry	3,637	15,773	-	5,158	3 13	3,498 11	3,498 11	38 7 1	390 15 8	18 8 1
	Coleraine	393	1,458	-	831	1 15	331 16	331 16	31 18 1	27 6 8	5 14 1
LOSQUAN.	Abbyshale	2,241	10,340	-	1,801	6 1	2,233 19	2,233 19	5	208 15	16 12 1
	Ballymahon (p)	2,071	10,216	-	1,840	5 18	2,053 10	2,053 10	- 10	208 15	16 12 1
	Carraiglass	584	2,172	-	571	3 16	579	579	5	39 14 10	12 14 1
	Colamber (p)	900	4,493	-	971	4 12	894 13	894 13	- 18 10	74 17 8	24 18 1
	Edgeworthstown (p)	3,618	11,335	-	3,948	5 1	3,691 1	3,691 1	78 2 6	104 15	43 6 1
	Gosnell (p)	1,004	4,493	-	1,105	3 17	1,001 6	1,001 6	2 14	85 14 3	25 8 1
	Kenagh (p)	951	3,303	-	951	3 9	796 8	796 8	154 8 1	62 11 8	23 15 1
	Kilishoe (p)	784	4,051	-	1,438	2 16	776 4	776 4	-	75 7 6	20 18 1
LOTH.	Struel	1,612	7,736	-	1,650	4 4	1,616 15	1,616 15	-	144 8 8	20 18 1
	Ardee	310	1,130	-	552	2	304 6 6	304 6 6	3 11 4	18 6 8	2 10 1
	Castlingford	438	3,191	-	692	3	447 6	447 6	44 19 4	26 10 4	21 18 1
	Castle Bellingham	1,210	3,431	-	871	4	805 16	805 16	389 8 9	63 5 10	20 18 1

(p) Accounts not finally settled at the date of closing these Tables.

(g) Accounts not audited at the period these Tables were closed for press.

ending 31st December 1844, as rendered to the Loan Fund Board—continued.

Less Profit on the Fund amount carried to Reserve, Rent, and Cash, a Supplement to 1844.	Total Paid as Salaries or Wages during 1844.	Number of poor Servants em- ployed.	Total Expenses of Management, including Salaries and Wages, during 1844.	Amount of Interest Paid for Capital.	Number of De- positors owing aid. Capital.	Net Loss of 1844 (if any), after Payment of Interest, and all Expenses, and deducting any Bad Debts.	Net Profit of 1844 (if any), after Payment of Interest, and all Expenses, and deducting any Bad Debts.	Amount actually Expended for Charitable Purposes during 1844.	HONORARY CORRESPONDING OFFICERS.
£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.	
10 4 4	11 - -	2	12 16 5	12 6 8	3	- - -	- - -	- - -	Mr. M. Kelly.
11 14 1	14 - -	2	20 16 11	10 - -	1	- - -	28 17 4	3 12 -	Rev. Dr. Conn, &c.
12 7 0	14 11 -	2	12 13 3	26 7 11	8	- - -	72 0 4	52 10 0	Philip Roche, esq.
13 10 5	24 - -	2	58 7 -	37 10 -	14	- - -	- 15 5 5	- - -	J. Pennington, esq.
14 14 -	25 - -	2	43 1 9	60 14 9	16	- - -	37 18 8	- - -	E. H. Butler, esq.
15 8 3	26 6 -	11	137 16 6	69 1 4	17	- - -	15 8 4	31 6 -	Mr. M. Cross.
16 9 8	38 14 -	4	68 3 1	75 4 7	38	- - -	47 17 -	22 1 -	Rev. J. Ryan.
17 13 9	14 - -	8	17 2 8	30 - -	2	- - -	22 9 1	11 12 8	Rev. C. Moore.
18 17 6	11 - -	2	13 17 1	4 8 6	2	7 2 1	- - -	- - -	Rev. S. G. Fox.
19 10 10	43 - -	2	58 16 1	73 10 6	13	- - -	38 10 3	16 2 9	Rev. C. B. Stevens.
20 6 11	43 - -	2	59 - -	93 11 10	20	- - -	45 15 -	30 - 1	Mr. J. Dunphy.
21 5 6	14 - -	1	14 1 5	1 - -	1	- - -	3 4 -	- - -	Rev. W. Gregory.
22 15 9	20 5 -	2	33 - -	84 9 2	1	- - -	- 12 11	- - -	Rev. E. W. Stock.
23 10 3	- - -	-	2 11 9	8 - -	1	- - -	6 7 0	- - -	T. W. Jones, esq.
24 11 -	2 - -	1	3 10 -	15 3 -	7	7 - -	- - -	- - -	Mr. D. Miller.
25 4 5	29 - 9	4	116 1 6	158 6 2	47	- - -	116 15 7	15 - -	Mr. J. Hackett.
26 4 5	15 - -	1	26 - -	10 12 6	7	- - -	5 11 1	- - -	W. M. Smith, esq.
27 3 7	7 10 -	2	13 3 11	12 - -	2	- - -	3 19 8	1 18 7	Thomas Shaw, esq.
28 15 4	25 - -	3	54 8 -	48 19 4	25	- - -	19 8 -	18 - -	Rev. J. Ryan, &c.
29 7 0	18 7 0	2	55 9 9	25 16 0	11	- - -	26 1 5	43 6 9	Van Ardenne Irwin.
30 17 1	27 10 -	2	48 - 7	51 7 6	4	- - -	18 9 -	- - -	T. H. M'chick, esq.
31 4 4	27 12 2	3	57 8 2	71 14 2	28	- - -	78 8 -	25 - -	Rev. J. Ryan, &c.
32 2 9	25 10 -	3	94 19 10	93 14 8	34	- - -	70 9 3	1 4 -	J. Goodbody, esq.
33 1 4	53 5 -	9	75 6 10	73 1 5	30	- - -	35 13 1	- - -	Rev. Thos. Marshall.
34 12 8	51 10 -	4	88 7 8	104 14 3	34	- - -	15 7 9	20 - -	C. D. Fry, esq.
35 11 5	70 - -	3	80 6 1	43 13 2	14	- - -	7 1 3	- - -	M. Robbins, esq.
36 5 7	26 18 -	2	70 12 -	59 13 1	16	- - -	6 18 6	2 7 6	J. Miley, esq.
37 4 8	48 12 -	4	71 13 11	- - -	-	- - -	38 10 5	62 9 10	T. M'chick, esq.
38 16 11	35 12 3	3	68 12 11	130 4 2	40	- - -	142 19 9	- - -	Rev. G. Shaw.
39 10 10	13 4 3	2	25 13 4	11 13 -	1	6 13 6	- - -	- - -	F. W. Connolly, esq.
40 1 4	16 - -	2	36 8 -	14 6 9	5	7 14 5	- - -	- - -	Capt. Dunne, esq.
41 6 7	68 13 5	7	96 5 6	79 8 2	19	- - -	22 14 11	4 - -	Rev. A. Figg.
42 5 1	5 16 6	1	12 18 8	8 10 6	5	- - -	5 15 11	- - -	Rev. W. Little.
43 8 -	20 12 0	5	59 10 7	29 6 4	16	- - -	4 3 9	- - -	T. K. Ellis, esq.
44 4 7	25 - -	3	33 10 -	22 8 -	7	- - -	25 17 7	- - -	Rev. G. G. Goldie.
45 11 11	- - -	-	5 17 2	1 16 11	1	- - -	- 5 10	- 5 10	Rev. G. M. Moore.
46 10 5	25 - -	3	45 5 3	54 7 4	49	- - -	32 18 -	15 - -	Rev. D. B. Moore, esq.
47 7 10	31 5 -	2	92 7 5	100 10 11	34	- - -	184 9 9	- - -	Rev. J. Butler, &c.
48 6 5	45 - -	2	93 4 8	35 - -	10	- - -	61 1 9	10 - -	John W. Unwin, esq.
49 3 1	16 6 6	2	24 18 7	- - -	-	- - -	21 10 6	- - -	Hugh Lyle, esq.
50 10 5	45 - -	2	88 5 3	109 1 7	27	- - -	40 14 2	- - -	Rev. M. Smyth.
51 16 1	15 15 -	2	90 11 4	53 12 4	11	- - -	3 12 9	- - -	J. Henderson, esq.
52 19 9	50 - -	2	184 3 3	157 10 -	47	- - -	95 5 0	2 - -	W. Hackett, esq.
53 7 4	65 - -	3	98 4 4	84 14 5	14	- - -	58 8 7	- - -	J. Higgins, esq.
54 15 10	73 3 -	2	27 - -	151 4 11	32	4 9 7	- - -	- - -	A. Bice, esq.
55 5 5	13 - -	2	31 10 4	23 2 10	6	- - -	13 9 3	- - -	Thos. Lacey, esq.
56 1 1	31 18 6	4	48 7 7	44 5 -	7	20 12 9	- - -	- - -	W. Webb, esq.
57 12 9	50 - -	2	76 9 10	114 3 9	-	- - -	79 8 0	19 10 3	Rev. J. B. J. Fiedl.
58 16 7	33 6 8	2	42 18 9	44 10 3	10	- - -	12 4 0	17 3 10	Rev. W. Tomlinson.
59 15 -	30 - -	2	41 5 4	48 0 -	17	- - -	- 1 8	- - -	Rev. T. Henry.
60 10 -	35 1 -	3	46 14 5	58 18 0	13	- - -	18 7 8	15 - -	Rev. T. Price.
61 8 6	39 3 1	2	54 - -	76 12 8	33	- - -	49 15 10	49 15 10	Rev. N. O'Hanlon, &c.
62 13 3	7 - -	1	10 18 6	- - -	-	- - -	15 14 9	- - -	Mrs. Burton.
63 17 6	21 10 -	2	35 3 9	24 1 -	2	- - -	9 12 9	15 8 3	Rev. W. Butler.
64 16 3	46 - -	3	65 12 -	58 11 3	6	34 13 -	- - -	- - -	Sir A. E. Delingham, bart.
									Mr. Thos. North.

(continued)

(c) No Account received from the Deaghda Society up to the 31st May. The Clerk is stated to be ill.

Appendix (A.), No. 2.—STATEMENT OF ACCOUNTS of Loan Funds for the Year

COUNTY.	NAME of LOAN FUND.	Amount of Capital in 1844.	Amount of Circu- lated in 1844.	Amount of Interest in Monthly Loans.	Number of Loans Issued in 1844.	Average Amount of each Loan.	Average Cost of the Issue of each Loan to the Society, exclusive of Interest on Capital.	Sum in Borrowers' Hands on 31 Dec. 1844, exclusive of Bad Debts.	Sum in Treasurers' Hands on 31 Dec. 1844.	Amount of Dividends Received in 1844.	Amount of Fees Received in 1844.							
		£.	£.	£.	£.	s.	d.	£.	s.	d.	£.	s.	d.					
MAYO.	Ballaghaderin (a)	3,593	16,598	-	3,384	4	18	-	8	3,593	3	-	578	6	-	19	13	9
MAYO.	Athboy -	1,004	7,776	-	1,083	3	17	-	8	1,800	5	-	101	4	0	143	-	10
	Castletown -	530	9,354	-	819	2	15	-	11	558	-	-	76	-	7	43	3	2
	Kells -	2,326	15,374	-	2,400	4	3	-	9	2,333	8	-	-	-	-	173	17	4
	Nevan -	2,702	9,839	-	2,800	3	8	-	9	2,677	16	2	92	5	5	181	15	6
	Rathmolyen (f)	2,462	12,264	-	3,299	3	15	-	9	2,326	9	2	55	8	7	831	3	8
MONAGHAN.	Anaslere -	4,143	18,846	-	3,050	6	3	-	4	4,143	5	-	-	-	-	322	19	-
	Corranoe -	1,357	5,828	-	1,135	2	16	-	6	1,347	19	-	7	8	11	108	1	6
	Drumskelt -	1,204	5,111	-	1,404	3	9	-	11	1,245	18	-	50	1	3	95	-	0
	Monaghan -	2,785	11,739	-	3,090	3	9	-	10	2,783	17	-	1	10	2	216	3	2
	Raw -	1,483	6,047	-	1,121	3	9	-	8	1,482	13	-	-	-	-	180	15	10
	Tedarnet (f)	1,581	5,037	-	1,783	3	6	-	8	1,469	9	-	110	7	3	100	17	4
	Through -	2,778	12,429	-	2,812	4	8	-	5	2,770	-	-	-	-	-	208	6	4
QUEEN'S.	Abbeyleix -	3,133	16,241	-	4,087	3	5	1	1	2,605	11	6	227	15	11	306	17	4
	Aghavol (a)	712	4,038	-	2,038	3	4	1	7	777	17	0	15	17	5	101	18	-
	Cortyard -	2,108	8,860	-	2,156	4	-	1	-	2,009	15	-	94	13	4	165	-	-
	Durrow -	2,738	10,913	-	2,455	4	8	1	3	2,350	16	9	208	15	1	201	8	8
	Montrath (a)	2,811	9,438	-	3,801	3	8	-	5	2,122	12	-	33	15	7	172	8	0
	Portlinton -	1,320	2,777	-	767	3	12	-	9	1,143	5	-	246	15	-	45	5	8
	Timahoe -	1,468	6,626	-	1,242	4	9	-	9	1,405	17	-	-	-	-	110	1	-
ROSCOMMON.	Athlone (r)	2,052	12,533	-	3,431	3	15	-	10	2,514	15	6	422	19	2	247	4	5
	Ballynane (a)	1,106	4,368	-	1,027	2	16	-	10	1,096	14	-	8	19	9	84	17	2
	Croghan -	1,167	2,090	-	1,138	3	15	-	7	1,114	5	11	-	-	-	80	12	8
	Fuerty -	602	3,015	-	740	4	1	1	-	601	5	4	-	-	-	90	14	-
	Kilmore -	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SLIGO.	Knockrogherry (a)	1,335	6,952	-	1,643	3	12	-	8	1,246	4	0	-	-	-	111	-	4
	Ballintrelick (f)	1,346	6,538	-	1,515	4	2	-	5	1,344	9	-	-	13	0	115	9	10
	Ballynaghagh (a)	960	5,548	-	2,026	3	14	-	5	863	15	-	-	-	-	103	14	8
	Colanay (a)	871	4,820	-	1,140	4	4	-	8	77	7	-	5	17	5	89	-	2
	Easky (f)	531	2,525	-	690	3	17	1	5	511	12	-	-	-	-	45	17	10
	Lissadell (a)	1,382	5,631	-	1,601	3	9	-	5	1,371	5	-	10	15	-	123	6	3
	Tubbercurry (a)	3,911	14,224	-	4,609	3	5	-	2	3,207	11	-	13	10	8	264	17	6
TIPPERARY.	Ballisarry -	1,683	4,384	-	1,353	3	4	-	7	1,486	1	-	56	3	3	81	2	2
	Borrisokane (a)	761	3,241	-	1,261	2	9	-	10	700	5	-	40	16	3	55	12	5
	Caher (a)	2,558	12,228	-	3,314	3	5	-	10	2,405	9	-	339	9	11	190	7	2
	Carrick-on-Suir -	1,345	4,099	-	1,084	2	13	1	3	1,238	5	-	-	-	-	83	6	6
	Castel -	1,006	3,030	-	1,210	2	1	1	-	884	4	-	105	16	1	65	12	-
	Cloahane -	1,137	5,325	-	2,624	1	19	-	7	1,127	9	-	-	-	-	90	11	3
	Cloamel -	3,371	14,449	-	5,065	2	14	-	8	3,217	9	-	150	13	6	240	16	4
	Enniscorthy -	257	790	-	496	1	11	-	4	251	1	-	6	1	5	13	5	2
	Glenview -	874	3,117	-	819	3	16	1	4	828	3	-	14	-	-	58	3	0
	Moyglass (a)	1,447	5,625	-	1,665	2	15	-	5	1,274	15	-	182	3	9	90	1	8
	Moyna -	781	2,248	-	1,378	2	7	-	6	779	4	-	-	13	8	59	13	6
	Mullinahone -	820	3,147	-	1,000	3	5	-	10	813	5	3	6	12	9	60	6	-
	Nenagh (a)	4,000	17,816	-	6,146	2	16	-	7	3,524	9	-	131	8	2	325	11	8
	Roscrea, No. 1 (a)	1,781	6,535	-	1,739	3	14	1	9	1,780	1	-	-	-	-	143	4	2
	Roscrea, No. 2 (a)	5,203	22,222	-	7,005	3	3	-	3	5,127	8	-	70	9	4	389	4	2
	Stevardagh -	1,213	2,267	-	1,716	3	6	-	6	1,228	9	-	-	-	-	108	10	1
	Templemore (a)	56	200	-	242	1	1	-	5	56	-	-	-	-	-	4	17	0
Thurles -	930	4,117	-	1,806	2	6	-	11	937	12	-	-	-	-	76	14	10	
Thurles Agricultural (f)	1,571	5,229	-	2,300	2	15	-	7	1,523	15	-	-	-	-	144	14	0	
Tipperary -	1,163	5,789	-	2,875	2	-	-	7	1,160	14	-	8	8	11	95	9	8	
TYRONE.	Altmore -	1,089	5,273	-	1,035	5	1	-	8	1,271	3	-	15	10	6	97	3	8
	Baron's Court (f)	240	1,012	-	341	3	-	-	3	232	6	8	-	-	-	16	17	4
	Bernaboe (a)	1,353	5,654	-	1,447	3	18	-	11	1,324	1	-	-	19	-	128	17	3
	Clogher (f)	1,460	6,210	-	1,609	4	0	-	7	1,439	-	-	-	-	-	120	13	4

(a) The instalments at Ballaghaderin are paid every fortnight, instead of every week.

(f) Accounts not finally settled at the time these Tables were closed.

(g) Accounts not audited at the time these Tables were closed.

ending the December 1844, as rendered to the Loan Fund Board—continued.

Total Paid to the Society during 1844.				Number of Paid Society employed.				Total Expenses of Management, including Salaries and Wages, during 1844.				Amount of Interest Paid for Capital.				Number of De- positions owing and Capital.				Net Loss of 1844 (if any), after Payment of Interest and all Expenses, and deducting any Bad Debts.				Net Profit of 1844 (if any), after Payment of Interest and all Expenses, and deducting any Bad Debts.				Amount actually Expended for Charitable Purposes during 1844.				HONORARY CORRESPONDING OFFICER.	
£.	s.	d.		£.	s.	d.		£.	s.	d.		£.	s.	d.		£.	s.	d.		£.	s.	d.		£.	s.	d.		£.	s.	d.			
121	11	9		62	17	-		5	131	7	5		139	18	9		54	-	-		40	16	2		60	9	8					C. Scudland, esq.	
17	11	9		48	19	-		3	84	13	11		67	9	3		25	-	-		20	8	6		-	-	-					L. Disney, esq.	
18	11	9		35	18	-		3	38	5	-		40	-	4		20	22	6	2	-	-	-		-	-	-					Rev. A. Blackburn.	
20	2	1		87	-	-		4	100	18	-		99	13	7		24	-	-		1	9	6		60	-	-					Mr. John Smith.	
23	5	6		87	-	-		4	111	19	11		123	11	-		19	-	-		8	2	7		2	11	-					Rev. R. Thompson.	
31	4	-		93	10	-		4	181	8	8		116	6	8		33	-	-		103	8	8		45	17	7					Robt. Fowler, esq.	
35	19	6		90	-	-		4	72	19	6		170	3	-		32	-	-		123	15	-		33	15	-					W. Forster, esq.	
41	17	2		41	10	-		3	59	7	8		59	8	11		8	-	-		13	-	7		-	-	-					T. McCullagh, esq.	
44	14	9		50	10	-		3	68	9	6		58	14	-		17	2	8	9	-	-	-		-	-	-					Mr. W. Kent.	
50	13	1		16	4	-		3	143	9	0		83	2	5		92	-	-		64	1	6		5	-	-					Rev. J. Mackley.	
54	8	1		23	-	-		3	25	3	11		63	11	6		13	-	-		15	18	8		4	1	5					Rev. M. Macleod.	
64	15	8		50	-	-		3	65	1	6		68	1	13		23	-	-		7	12	3		-	-	-					J. C. Wright, esq.	
66	-	6		60	-	-		3	83	-	4		104	15	11		17	-	-		72	9	3		-	-	-					W. V. Ryan, esq.	
61	11	2		436	-	-		2	201	19	-		183	3	11		15	-	-		92	4	9		-	-	-					W. Barrett, esq., M.B.	
104	15	-		44	-	-		2	51	3	7		34	6	3		11	-	-		44	4	2		7	-	-					Rev. W. Lodge.	
107	12	1		72	10	-		2	108	5	3		115	-	-		30	-	-		20	4	11		24	4	11					Rev. E. G. Rogers.	
111	15	0		75	-	-		4	133	14	3		116	19	6		39	-	-		16	19	9		-	-	-					Gay Lloyd, esq.	
113	3	1		67	-	-		3	94	18	1		87	1	6		22	-	-		15	17	10		52	-	-					W. J. McLaughlin, esq.	
115	13	1		30	19	-		3	35	18	9		23	16	8		12	-	-		1	17	5		-	-	-					Rev. Jno. Winkley.	
114	18	2		30	-	-		3	46	14	-		63	14	2		12	-	-		74	10	1		14	-	5					W. Edges, esq.	
116	-	7		122	1	8		4	146	15	10		134	18	9		64	196	10	5	-	-	-		-	-	-					W. K. Holton, esq.	
118	11	4		31	-	-		2	68	3	-		33	14	11		8	-	-		14	14	5		55	-	-					Rev. E. C. Rogers.	
119	10	1		108	12	-		4	40	18	5		46	11	11		17	-	-		22	10	6		5	-	-					Gay Lloyd, esq.	
121	12	9		30	-	-		4	37	16	0		13	3	4		3	-	-		12	8	11		3	10	-					W. J. McLaughlin, esq.	
122	4	-		50	-	-		4	61	1	11		61	17	6		23	-	-		44	4	7		-	-	-					Rev. K. Lander, esq.	
123	10	5		30	-	-		3	34	15	8		61	17	6		16	-	-		32	17	4		12	-	-					Rev. W. Jeffcott.	
124	18	2		25	-	-		2	30	7	3		43	11	11		-	-	-		23	19	-		26	19	-					Rev. E. A. Lucas.	
125	1	1		10	5	6		2	30	1	8		46	9	5		11	-	-		11	15	11		13	-	-					Mr. J. Martin.	
126	17	4		17	12	-		2	49	1	7		24	15	10		8	15	-	1	-	-		-	-	-						Mr. James Roe.	
127	15	5		35	-	-		2	49	13	2		61	19	3		16	-	-		51	-	-		21	-	-					Rev. W. Jeffcott.	
128	11	6		33	-	-		2	69	12	5		131	-	3		30	-	-		148	18	10		47	2	11					J. E. Moulding, esq., M.B.	
129	3	3		30	-	-		2	43	-	-		75	-	4		71	4	13	1	-	-	-		-	-	-					Mr. M. Fingaski.	
130	17	10		31	-	-		2	50	5	11		19	1	8		7	-	-		36	10	2		40	-	-					Rev. W. Malloy.	
131	10	1		30	10	-		5	114	18	2		100	18	1		55	-	-		4	13	10		-	-	-					Rev. P. Fennell, esq.	
132	2	-		35	-	-		3	111	18	9		62	13	8		34	41	1	10	-	-	-		-	-	-					W. Bennett, esq.	
133	-	1		65	6	-		3	107	13	5		9	5	4		19	14	18	8	-	-	-		-	-	-					P. Holbrook, esq.	
134	4	3		60	-	-		3	79	19	3		50	-	-		25	-	-		29	4	11		-	-	-					Samuel Grylls, esq.	
135	19	-		142	-	-		4	180	13	-		131	3	8		40	-	-		73	9	4		-	-	-					Colonel P. Phillips.	
136	8	6		35	-	-		1	0	12	11		3	20	2		6	-	-		9	10	7		9	10	5					Rev. W. Luffin, M.B.	
137	7	6		35	-	-		2	35	14	4		42	18	-		19	-	-		6	16	3		-	-	-					Rev. W. Finnegan, M.B.	
138	12	1		30	-	-		2	47	6	9		65	13	5		52	-	-		17	18	11		-	-	-					Mr. H. Porcell.	
139	4	2		27	-	-		2	37	11	3		36	2	7		22	-	-		6	3	7		-	-	-					S. L. Chasles, esq.	
140	18	4		27	-	-		2	35	10	4		38	-	-		18	-	-		17	7	-		-	-	-					Rev. W. Finnegan, M.B.	
141	12	4		180	13	4		4	266	4	1		180	14	1		45	-	-		153	-	2		5	-	-					John Bennett, esq.	
142	12	1		120	-	-		4	187	7	4		49	2	8		5	-	-		16	-	-		14	-	-					T. P. Quinlan, esq.	
143	10	8		103	18	-		0	218	-	8		230	5	1		56	-	-		139	5	-		54	9	2					Rev. T. Moles, M.B.	
144	10	8		35	-	-		2	47	-	8		57	18	8		29	-	-		38	11	4		-	-	-					Mr. W. Fennell.	
145	17	8		5	3	5		1	5	17	3		-	-	-		-	-	-		-	-	-		-	-	-					John Lusk, esq.	
146	12	3		37	10	-		2	91	7	4		38	4	3		7	29	13	11		-	-	-		-	-	-				W. Cross, esq.	
147	12	3		36	-	-		2	70	10	5		63	17	-		31	-	-		68	19	9		-	-	-					P. Dwyer, esq.	
148	8	3		30	-	-		2	88	13	9		11	11	8		12	-	-		25	1	5		50	-	-					T. Fickler, esq.	
149	8	1		96	-	-		2	38	13	-		56	4	8		25	-	-		16	9	4		-	-	-					Mr. D. Gidd.	
150	14	2		24	-	-		1	5	4	10		3	-	-		3	-	-		11	16	6		-	-	-					Rev. M. Wilson.	
151	14	9		20	-	-		2	66	16	4		64	4	-		9	-	-		13	14	2		1	14	2					Capt. G. D. Crawford.	
152	12	2		35	16	-		2	45	4	4		61	6	5		30	-	-		42	8	5		48	18	11					Hon. and Rev. R. Nichols.	

(continued)

The loss on this Society's Account for the present year is occasioned by its now first taking into account bad debts incurred during several former years, prior to registration under the Loan Fund Board.

The Account from this Society is at present very imperfect.

Appendix (A), No. 2.—STATEMENT OF ACCOUNTS OF LOAN FUNDS for the Year

COUNTY.	NAME of LOAN FUND.	Amount of Capital in 1844.	Amount of Grants in 1844.	Amount of Interest in Monthly Loans.	Number of Loans in 1844.	Average Amount of each Loan.	Average Cost of the Issue of such Loans in the Year, exclusive of Interest on Capital.	Sum in Borrowers' Hands on 31 Dec. 1844, exclusive of Debt Debts.	Sum in Treasurers' Hands on 31 Dec. 1844.	Amount of Disbursements Received in 1844.	Amount of Cash Received in 1844.
		£.	£.	£.		£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
TYNNE.	Clonacree (x)	982	5,422	-	1,402	3 10	- 9 1	575 2	7 3 3	70 14	23 15
	Coalfield (x)	1,147	5,000	-	1,091	5 18	- 10	1,146 5	-	96 16	20 17
	Coalstown	3,005	13,380	-	3,573	4 1	- 7 1	3,004 18	-	921 9	30 17
	Daumetia (x)	-	8,750	-	632	3 10	- 11 2	-	-	46 6 10	4 1
	Deemola (x)	1,483	7,474	-	1,034	3 17	- 9 1	1,485 14	-	138 10	16 12
	Dungannon Race	819	5,047	-	546	3 15	1 2 1	800 11 0	7 9 6	24 3 4	9 4 11
	Fintona (y)	1,409	5,083	-	1,480	3 11	- 8	1,403 17	-	84 16	22 17
	Kildress (x)	3,177	7,165	-	1,163	5 13	- 11	2,160 7	-	115 11	14 14
	Kilshenny (y)	200	3,084	-	318	3 9	- 7 1	249 3 9	42 13 2	50 3	4 9 1
	Monroe (y)	1,645	6,325	-	1,800	3 17	- 7 8	1,631 7 1	19 7 7	115 11	14 14
	Plassey Street (x)	1,018	5,800	-	1,517	3 15	- 9	1,516 10	-	94 6	15 13
	Omagh (y)	3,881	13,334	-	3,593	4 4	1 1 1	3,803 9	19 2 1	254 11	60 8
	Pomeroy (y)	1,019	4,830	-	1,046	4 8	- 6	1,018 4	- 7 5	77 3	6 15
	Shannonstown (x)	3,849	17,823	-	5,361	3 5	- 5	3,841 7	-	293 17	18 1
WATERFORD.	Strabane (x)	1,424	3,404	-	903	3 15	1 5 1	1,407 5	-	53 4	11 15
	Ternon (x)	1,004	1,450	-	1,630	5 3	- 8	1,003 10	- 4 4	154 18	12 17
	Bormston	3,088	5,105	-	2,443	3 6	- 10 1	1,791 11	- 364 10	153 1	80 14
	Corrough (y)	1,430	5,543	-	1,350	4 3	1 3 1	1,128	-	94 8	36 3
	Qualter	336	3,315	-	774	3	1 5 1	381 16	3 28 9	30 11	11 16
	Limerick	550	2,038	-	763	3 18	- 11	515 8	- 8 10	49 14	10 16
	Newtown	3,008	10,807	-	3,100	3 9	- 6	3,210 19	- 789 18	205 15	75 3
	Tallow	505	1,307	-	551	3 5	- 10 1	498 12	- 6 9	30 3	1 9
	Tinnahilly (y)	1,807	7,413	-	1,750	4 4	- 11	1,806 16	-	149 6	30 3
	Yillcrasson (y)	194	535	-	204	1 13	- 7	119 6	- 1 16	8 18	4 10
	Waterford (x)	8,531	16,038	-	3,718	4 6	- 7	3,251 3	- 379 11	277 5	65 11
	Waterford, King-st. (x)	700	1,335	-	550	3 1	1 1	695 2	3 59 3	30 10	11 9
WESTMEATH.	Castledillon (x)	3,046	9,300	-	1,513	5	- 10 1	2,640 13	- 105 1 8	158 13	5 13
	Clonsilla (y)	107	561	-	307	1 10	- 7 1	138 10	- 5 6	9 7	15 16
	Clonsilla (y)	113	985	-	274	3 12	- 3	109 16	- 10 13	18 13	4 11
	Kilbeggan	1,534	5,148	1,806	1,443	3 11	1	1,305 10	48 4 6	100 1	14 14
	Kilcarran	3,005	11,280	6,078	1,999	5 14	- 8 1	1,600 15	- 14 10	338 13	88 5
	Mayno	47	143	-	83	1 14	- 4 1	47 5	-	3 7	5 3
	Maste	2,815	16,749	-	3,081	3 17	- 10 1	3,741 7	- 349 13	236 9	55 10
	Portlough	430	1,608	-	458	4 5	- 11	417 6	- 11 17	24 18	5 4
	Tynally Pass (x)	2,913	8,267	7,363	1,710	5	3 1 1	2,639 16	- 305 5 4	256 4	55 9
WEXFORD.	Bero	2,451	10,459	-	1,543	6 15	- 5	3,374 15	- 86 5	189 17	93
	Clonsilla	1,300	3,446	-	1,050	3 5	1 5 1	1,020 12	8 268 12	63 15	4 6
	Clonsilla	128	880	-	210	4	3 3 1	85	- 0 15	17 15	4 10
	Enniscorthy (y)	2,811	10,440	-	3,147	3 6	- 9 1	3,007 8	-	274 3	109 14
	Garry	2,739	10,322	-	2,649	3 9	- 8 1	2,130 15	3 604 4 9	195 11	100
	Kilpatrick (y)	124	734	-	167	1 9	- 8 1	93 8	- 30 1 10	4 5 10	6 19
	New Ross National	3,008	12,884	-	1,690	6 2	1 1	3,051 16	- 40 4	314 14	87 1
	New Ross Charitable	414	950	-	224	4 4	1 6 1	244 1	- 170 6	17 12	-
	New Ross Dispensary	5,461	11,430	-	3,130	3 13	- 7 1	2,850 13	-	190 10	76 18
	Taghmon	816	3,503	-	1,084	3 6	1 1	822 17	- 1	60 1	71
	Thompson (y)	978	4,436	-	863	4 18	- 7 1	977 9	-	79 7 10	17
	Wexford General (x)	5,840	11,389	-	2,718	4 2	- 10	2,803 15	- 19 4 9	214 5	69 14
	Wexford Dispensary	78	847	-	86	2 17	- 2	75 18	- 2 9 9	4 5 4	- 12
WICKLOW.	Ballingina	811	3,088	-	1,063	3 9	- 11 1	746 11	- 65	69 2 10	80 9
	Bray	1,222	5,543	-	1,449	3 16	- 8	1,204 14	- 16 16 11	109 19	80 12
	Imoni	1,311	4,564	-	1,374	3 10	1 1 1	928 15	7 212 13	81 1	45 17
	Kilbeggan	783	3,038	-	1,080	3 14	- 10	747 4	- 12 5	74 2	45 5
	Mayno (y)	607	3,197	-	823	3 15	- 10 1	593 8	- 8 13 7	58 9	68 18
	Newton St. Kennedy (x)	1,466	4,134	-	903	4 5	1 7	1,430 6	- 25 8 10	60 8	3 1
	Powdercourt	864	4,133	-	487	4 13	2 5	510 6	-	30 2	3 1
	Preban	900	3,063	-	1,104	3 8	- 10 1	889 14	- 17 16 10	85 1	46 5
WICKLOW.	Wicklow	4,140	33,890	-	4,681	5 12	1 5	4,138 17	- 1 3 10	454 7	460 12

(x) Accounts not audited at the time these Tables were closed.

THE LOAN FUND BOARD, IRELAND.

19

ending 31st December 1844, as rendered to the Loan Fund Board—continued.

Total Paid, being the sum of Cash repaid, in 1844.	Total Paid as before 1844.			Number of Savings em- ployed.	Total Expenses of Management, including Salaries and Wages, during 1844.			Amount of Interest Paid for Capital.			Number of De- posits owing and Capital.			Net Loss of 1844 (if any), after Payment of Interest and all Expenses, and deducting any Bad Debts.			Net Profit of 1844 (if any), after Payment of Interest and all Expenses, and deducting any Bad Debts.			Amount actually Expended for Charitable Purposes during 1844.			DONORARY CORRESPONDING OFFICERS.
	£.	s.	d.		£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	J. K. Toner, esq.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. J. J. Ashes.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. W. Quinn.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Mr. James Gay.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	R. Spence, esq.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	H. Wray, esq.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Mr. G. Buchanan.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	J. K. Toner, esq.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. J. S. Porter.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	J. K. Toner, esq.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. M. Wilson.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. John Arnold.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Robert Henry, esq.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	John Little, esq.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. W. Herbert.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. S. Alexander.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	John Petherick, esq.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. W. J. Aylagh.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Capt. S. G. Morris.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	The Ven. Archdeacon Power.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	J. P. Caplan, esq.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Mr. R. Harcourt.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	W. Christman, esq.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. F. Hansen.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Stratton Davis, esq.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	T. Pynn, esq.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. R. H. Dames.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	H. Deacon, esq.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. G. J. Blythe.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. L. Wilson.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. G. Chapman.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Capt. Fitzpatrick.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	T. Bouldry, esq. &c.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	James Gibbons, esq.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. W. Rouse.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. E. Moore.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Mr. John Mervyn.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. T. Felling, &c.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Thomas Pender, esq.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Capt. R. Owen.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. F. Thompson.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. J. Corbett.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	S. Elly, esq.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. W. Thomas, &c.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. G. Richards.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. J. Whitney.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Mr. J. Kierulff.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Mr. C. Gilford.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. R. Scott.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. A. Foster.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	M. Foster, esq.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. R. Wright.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. T. O. Felleman H.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. H. C. Longh.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	John Brown, esq.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	Rev. James Gordon.
100 10 4	35	-	-	3	48	3	5	38	10	10	13	-	-	7	1	1	-	-	-	45	14	10	W. Hood, esq.

(y) Accounts not finally settled at the time these Tables were closed.

Appendix (A.), No. 3.

STATEMENT of Accounts of *Mutuo de P.M.*, registered under the Loan Fund Board.

COUNTY.	Name of Town in which <i>Mutuo de P.M.</i> is situated.	Name of Corresponding Officer or Founder.	Capital at Close of 1844.	Number of Pledges in Stock on 31 Dec. 1845.	VALUE (estimated by the Account shown on them.)	Number of Pledges taken during the Year 1844.	VALUE.	Number of Pledges released during the Year 1844.	VALUE.
			£.		£ s. d.		£. s. d.		£. s. d.
Armagh	Bellaghy	S. Archer, Esq., M.P.	810*	3,825*	600 4 8*	8,415*	1,234 16 6*	8,503*	1,386 11*
Armagh	Parduburne	H. J. Porter, Esq.	745*	3,337*	700 12 10*	12,954*	1,726 - 4*	12,716*	1,736 11*
"	Tandragee	- - - do	745*	3,337*	700 12 10*	12,954*	1,726 - 4*	12,716*	1,736 11*
Down	Barnard	Rev. T. Leslie	1,865*	3,541*	700 7 4*	12,162*	2,075 11 7*	12,009*	2,111 - 4*
Waterford	Ussery	Warranted Architects' Office.	541*	3,870*	286 11 10*	9,069*	355 18 11*	5,134*	716 2 1*
		TOTALS - - -	2,677*	16,005*	1,613 16 2*	42,832*	8,385 8 4*	41,934*	8,850 8 4*

* No separate account for Bellaghy *Mutuo de P.M.* received up to the 26th May.

Appendix (B.)

EXTRACTS from the REPORTS made by MANAGERS of LOAN SOCIETIES for the Year ending 31st December 1844.

Extracts from Reports made by Loan Funds.

COUNTY ARMAGH.—TANDRAGEE.

County Armagh.
Tandragee.

My continued conviction, upon long experience, is, that no Loan Fund ought to be without a charitable pawn office, wherever a common pawnbroker's shop exists; where there is none, I would not introduce what I consider to be in its best form but a necessary evil, but would only desire to see it used as a means to mitigate that evil.

COUNTY CAVAN.—KINGSCOURT.

County Cavan.
Kingscourt.

REPEATEDLY have the poor been preserved from the grinding grasp of the usurer; repeatedly have they been saved from the heavy expense and loss of time consequent on prosecuting for the recovery of small debts; repeatedly have the tradesman and dealer been supplied with the means of carrying on their respective callings, and repeatedly have the grateful thanks of the humbler classes in this locality been expressed for the benefits they have received and continue to receive from this institution.

The Managers would beg leave to call the attention of the Board to the discouragement some of the clauses of the late Loan Act throw in the way of the extension of this most useful system; they refer especially to the reduction of discount; this item making to any one borrower only the insignificant difference of a few pence on each loan, yet in the aggregate amount to a considerable item; and as from the more careful working of the system there are scarcely any fines, the amount at the year's end will scarcely cover the necessary expenses of management, interest, &c., especially in those localities where money may not easily be procured under a rate of 5 per cent. interest. Now, gentlemen devoting their time gratuitously in watching over and attending to the proper working of the institution would expect to have at least some surplus to be laid out in charitable grants, such as clothing, provision and fuel, for poor householders, and also for educational purposes, &c., but this cannot be expected on the reduction system.

Appendix (A.), No. 3.

conform with the Act 6 & 7 Vict. c. 31, and working in Ireland during the Year 1844.

Number of Customed Pledge Sold by Auction during the Year 1844.	VALUE, exclusive of Charges of Sale.	Number of Pledges remaining in Stock on 31 Dec. 1844.	VALUE.	Gross Profit or Operations of the Year 1844.	Expenses and Interest on Capital.	Net Profit (if any).	Net Loss (if any).	Average Cost to the Establish-ment of the Receipt of each Pledge.	Estimated Saving to the Poor during the Year 1844, taking the Average Charge of Pawnbrokers as a Guide.
	£. s. d.		£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	d.	£. s. d.
107*	76 3 1*	3,056*	838 17 3*	147 6 8*	153 7 7*	34 1 1*	- - -	34*	306 10 3*
110*	43 13 5*	5,081*	747 11 7*	230 8 11*	129 10 6*	60 18 5*	- - -	34*	267 5 7*
111*	20 17 6*	3,283*	738 - 5*	280 33 -	255 18 6*	- - -	5 5 8*	34*	438 16 4*
107*	84 2 3*	2,799*	308 0 4*	62 14 6*	45 7 3*	19 6 7*	- - -	12*	335 17 0*
1377*	209 - 6*	14,154*	8,809 12 6*	791 4 11*	603 4 6*	164 5 1*	8 5 4*	- -	1,716 - 10*

On the whole, the Managers would respectfully remonstrate against the lowered discount as a measure tending to discourage or break up Loan Funds in the poorer and more popu-
lar localities where they are most wanted, and where their favourable influence on character
is not the lowest claim they have to public patronage.

COUNTY CLARE.—MILTOWN MALBAY.

THE Committee beg to call particular attention to the trifling balance in favour of the
Society at foot of the Profit and Loss Account, although the capital has been turned fully
five times, and from which it will be seen that if any bad debts had been incurred, (a loss
which the best regulated Loan Funds are more or less subject to), or if any portion of the
capital had been suffered to remain unemployed, the balance must have been against the
Society, and thereby bring the character of the Managers into disrepute with the pro-
prietary. This has been caused by the reduction of the interest from 6d. to 4d. per pound,
an act which your Committee consider impolitic, and which from their knowledge they can
state has not been received as a boon by the borrowers, while the dissolving of the Society
would be looked upon as a very serious calamity; and to this end it must tend, if an alteration
be not made in the law in that respect; and your Committee are resolved, under existing
circumstances, in case they should incur any loss, to wind up the affairs of the Loan Fund
with as little delay as possible.

County Clare.
Miltown Malbay.

The Committee have been hitherto in the habit of appropriating a small sum out of the
profits to some local charity, being aware that such an application of it was grateful to the
shareholders; but they are precluded the gratification for the present year, owing to the
cause above stated.

COUNTY CORK.—KILGARIFF.

THE Trustees see no reason to doubt the usefulness of this Society, which they think is
to a considerable extent the means of promoting industry. The fact that it has not been
requisite actually to issue a summons in a single instance from the commencement of the
Society, and that no losses of bad debts have been sustained, appears to the Trustees a good
proof that the loans are turned to good account.

County Cork.
Kilgariff.

The diminution of the discount allowed by Act of Parliament renders the continuance of
the Society rather uncertain, especially as the sum of 100*l.* Irish, which had been lent by
the Reproductive Loan Society at two per cent., has been withdrawn.

MACROOM.

Macroom.

THE Committee of the Macroom Charitable Loan Fund, in making the Fourth Annual Report, feel pleasure in being able to testify to the continued usefulness of the Society and the increasing confidence of all the debenture-holders in the security lent on the faith of the persons entrusted with the managements of the funds.

COUNTY DONEGAL.—CHURCH-HILL.

County Donegal.
Church-hill.

It has now become so common to cry down the Loan Fund system, and to say, "it is ruinous," that we feel called upon as residents and managers to state what we see and what we believe to be probably the beneficial results from it in our own district, noticing the good it effects, and the evils it prevents. And first, then, the habits of punctuality it induces, proved, we would say, by the fact already stated of 1,267 borrowers paying without a fine at all, and the small sum of 6*l.* 9*s.* 5*d.* only being received in fines throughout the year from the remaining 163 borrowers: Second, the inducement held out for the maintenance of good character, without which securities will not be got; nor will the Committee grant loans, as they invariably endeavour to draw a line between those who are well conducted and those who are not, and on many occasions stopping loans when the individuals have been found to transgress the laws, or that any immoral conduct has been made known: Third, not only supplying the means of industry, but also the motive to industry; here it is well known, and can be satisfactorily proved, that thriftiness and active busy exertions have been created in houses and families where listless, hopeless indolence alone prevailed before. Many holding mountain tracts are enabled to purchase cattle for themselves, who formerly depended on grazing cattle for others; poor women who knew not what to do when yarn became a bad price are enabled to trade and deal and earn an honest livelihood. The first evil prevented, which we notice, is the poor of every description being very much taken out of the hands of usurers, and the great evil of the "trust meal" system considerably lessened, inasmuch that at the last October quarter sessions of Letterkenney there were but 500 processes, when formerly 1,700 and 2,000 were common, and mostly proceeding from these dealings. We believe the reduction in the civil bill business is mainly attributable to the Loan Funds established in the neighbourhood. There is another evil, in a great measure remedied, which we have been requested to notice by one who is most thoroughly acquainted with the state of the poor; it is the numerous instances in which they are saved from making ruinous sales of their little property. Before Loan Funds existed, when a demand came for money, which the poor man had not the foresight or self-denial to lay by week by week, what did he do? He sold his oats on the foot, green, in half, or perhaps quarter its value. This was extremely common; or, if he was rich enough to have a cow, he sold her, perhaps at a time when she was so poor, or the price of cattle so low, that he would not get half her value, and he and his family were left to eat their food dry; or, perhaps, he had a horse by which he earned his bread, or worked his farm; the horse was sold in the same way, with still more calamitous results. It would be tedious to go further into details, which could be gathered but too abundantly. But now, when the press comes for money, the poor man borrows at the Loan Fund to meet his wants; his property is saved; his weekly instalments are made up by various little ways—the sale of eggs, butter, yarn, or by wages or job-work; but something is always devised to enable them to make up money weekly, and they must be self-denying in things on which they were tempted to squander before, tea, one of them; happily, whiskey is now comparatively little used. We also see an improvement in the state of the peasantry generally in the district; carts and farming implements are multiplied and of a better description, and some little efforts are visible (we mean among the poor, of course), at the better farming and more timely labour which is now happily becoming more common than it was in a richer grade in this country. We consider the opportunity which the Loan Fund gives of getting good seed and at a right season not the least important of its beneficial results. Mendicancy, too, is much less common, and we might go on to enumerate, but think that what we have stated is sufficient to convince any candid mind which knows the want of capital and the character of the Irish people generally, of the applicableness and salutary effects of a system which supplies the one, and for the improvement of the other gives a stimulus to industry, to foresight, and something like systematic exertion and punctuality, and an inducement to general good conduct, as it were, bringing down or adding the law of opinion to aid the maintenance of it (a law which in that rank is but too much disregarded); all habits strengthened by exercise, and we would hope those we have already spoken of as being

being induced are likely to remain, thus raising the moral as well as the social condition of the lower orders.

We would acknowledge there may be evils in this system (we know of none of human invention without some), and we are sure that where the business of a committee is loosely done, or, perhaps, left entirely to clerks to be transacted by them in addition to their own, that evils must ensue; but where the giving of loans is carefully watched, and attempts at fraud detected, exposed and punished, and fines strictly imposed, and the penalties enforced by the detention of the next loan for a fortnight, a month or three months, for one, two or three fines, and allowing no borrower who has been fined more than three times to get another loan on any plea, we do say that we consider the good done must be far more than commensurate with any evil that can arise from a Loan Fund, which is nothing more than a Bank conducted on a small, safe and equitable system, protected by the law of the land, and devised to meet the wants and circumstances of the poor man.

RAPHOE.

We cannot help thinking that it would have been far more prudent to have left a certain discretion as to the reduction of the interest paid on loans to the Managers of the several societies, to be regulated by them according to local circumstances.

Raphoe.

COUNTY DUBLIN.—BALBRIGGAN.

The Managers of this Loan Fund have the pleasure to announce that though the original debenture-holders have as yet received six per cent. interest, and though only 4d. in the pound has been charged to borrowers, yet the net profits of the past year amount to £81. 19s. 6d.

County Dublin.
Balbriggan.

COUNTY FERMANAGH.—CHURCHTON.

The Committee of Management feel great pleasure in being able to state that this Society continues to be highly prosperous, and its funds secure, which is no doubt to be attributed in a great degree to the precaution used in recommending applicants for loans, but more particularly to the business-like habits and regularity of the persons who are immediately entrusted with the management of the institution; as a proof of public confidence, the capital of this society is now composed of the deposits made from the savings of the farmers and tradesmen of the neighbourhood. The prudence and punctuality of the borrowers are manifest from the great decrease of fines and arrears due, when compared with the large sum in circulation during the course of the past year; only 14 summonses were issued, and in no instance have the sureties been obliged to make good the defaults of the borrowers. The weekly statement-book which was put into operation after the Inspector's visit in March last, has been found of incalculable benefit in carrying out the system, and detecting any errors which might unintentionally creep in.

County Fermanagh.
Churchton.

COUNTY GALWAY.—MOUNTSHANNON.

The Committee of the Mountshannon Loan Fund, in laying before the subscribers and the Central Loan Fund Board the Report for the year 1844, have only to add to the statements of former Reports, that they consider the system of two-monthly repayments preferable to all others, particularly in an agricultural district. This community is continuing to confer great benefit in this district, not only as accommodating those who require capital, but as a secure depository for those who have already saved any.

County Galway.
Mountshannon.

KING'S COUNTY.—BELLAIN.

This Fund has gone on prosperously during the year which has now ended, conferring the many and great benefits which such institutions are calculated to do on the poor around.

King's County.
Bellain.

The Treasurer of this Society having heard the use of Loan Funds questioned, and being desirous of ascertaining the justice of the objections urged against them, has been for some time employed in making inquiries of those persons most competent to form a correct judgment in the matter (that is, of the poor themselves, as well as borrowers as others), and the instances are very rare indeed in which benefits more or less great have not been proved to have been obtained from the loans, so much so that, judging from his experience, there are few institutions for benefiting the poor which he conceives carry out that object better.

CLARA.

Clara.

With respect to an outcry which they (the Managers) believe has been raised against Loan Funds in general by magistrates and other public functionaries, as detrimental to the interests of the persons for whose benefit they were originally intended, there is one very obvious, and, perhaps, necessary remark, that such persons have cognizance only of cases arising out of fraud or improvidence, while they have no opportunity of becoming acquainted with the multitudinous cases in which difficulties have been surmounted by the necessities, and their exertions rewarded with prosperity through the instrumentality of these institutions.

COUNTY LEITRIM.—CLOONE.

County Leitrim.
Cloone.

It is with much pleasure we observe that the approbation which this Society hitherto received from the public still continues; its usefulness is more and more felt. We could adduce many instances of the benefits which it has conferred, but shall close our Report by referring to the many labourers and mechanics who are enabled, by loans from this Society, to lay in their provisions at market price, instead of purchasing them (as formerly) from retailers at an exorbitant rate on *six months' credit*, and to the farmers who are enabled to purchase stock for their farms, and, in many instances, to pay their rent, without being obliged to dispose of their crops at a disadvantageous season.

MOHILL.

Mohill.

MANY instances could be enumerated in which the borrowers have derived special benefit from this Society, and it could be borne testimony to that no small portion of them have been prevented from becoming paupers, and reduced to the necessity of taking shelter in the workhouse, in consequence of the aid afforded them by this excellent institution.

The Committee, in conclusion, join in saying that this and kindred societies have saved the poor from paying usurious interest on small sums of money to persons who are ever ready to take advantage of their distress; a system prevalent to a frightful extent in this neighbourhood before the Society commenced its operations.

COUNTY LIMERICK.—LIMERICK JEWELLER.

County Limerick.
Limerick Jeweller.

WE find that the system of accounts adopted by this Society, as recommended by the Loan Fund Board, continues to give satisfaction, and enables us to get through a large amount of business with regularity and correctness.

We further deem it necessary to remark, that the low rate of 4d. in the pound to which the interest charged by this Society is now reduced, would not be adequate to support its expenses and risks, were not a considerable portion of our capital our own, and therefore freed from interest. Consequently, in our opinion, such establishments, when subject to interest for perhaps the whole of their capital, can scarcely maintain their position with satisfaction or safety at so low a rate of remuneration, which should, we think, be advanced to at least five-pence in the pound, instead of four-pence, inasmuch as the difference to the borrowers would be quite small and insignificant, while it would materially tend to protect those establishments from the effects of unavoidable expenses and hazards, and thereby secure to the public the greater permanency and safety of such institutions.

COUNT

COUNTY MAYO.—BALLYGADERIN.

This Society beg to represent the serious costs to which societies may be driven, from the useless and reckless litigation of others, without any fault whatever of theirs, and they beg to suggest as a remedy against such losses, that a provision might be made by which the parties should be prevented from suing any person as the officer of a Loan Fund Society, without having first given security to the Secretary of the Central Loan Fund Board for the payment (in case of defect) of costs to which they so unjustly put the Society.

County Mayo.
Ballygaderin.

COUNTY MEATH.—ATHROY.

The Society appears to be working well, and has been of the greatest use. I think that the discount at four-pence in the pound will be ample. I believe we will be obliged this year to extend our capital considerably, which will be a proof, both that the Society is working well, and that the reduced rate of interest is considered to be sufficient.

County Meath.
Athroy.

QUEEN'S COUNTY.—MONTRATH.

The past year has been no ordinary one in the history of Loan Funds in Ireland. It has witnessed the trial of an experiment made by the government of the country, as to how low a rate of discount such societies could receive, and yet not endanger the funds with which they are worked. The result of this experiment, so far as they are concerned, the Committees of the Montrath Loan Fund wish briefly to state. They have been very careful and cautious in the selection of borrowers; they have curtailed their expenditure in all its branches; that of salaries very considerably indeed. They regret the necessity that compelled them to reduce this item so much below what they consider a reasonable remuneration for the amount of labour to be performed; also the condition of the labouring and farming classes in this district of the country is now and has been for the past year far better than for many years preceding. Yet with all these circumstances in their favour, the Committee found it difficult to keep their ground. It will be seen by reference to the annexed account, that they have realised a net profit of 15 l. 17 s. 10 d. on the year's transactions. This is pretty fair, but to what is it owing? to the surplus profit of 200 l. odd, which has been working free of expense to the society. The experiment has thus received what may be justly called a fair trial made under favourable circumstances; therefore any deductions made from fact, resulting from such experiment, must, we think, be deemed correct and worthy of notice. One point, at least, has been fully established, namely, that Loan Societies in Ireland cannot continue to work at four-pence in the pound, the present rate of discount, unless they derive a heavy income from fines and other impositions that are incompatible with the object for which they are established.

Queen's County.
Montrath.

COUNTY TIPPERARY.—CAHIR.

The Directors of the Cahir Loan Fund Society trust that the reports from other societies, with a small amount of fines (as well as this), will be such as to convince the Central Board of the inexpediency of the discount having been reduced to four-pence in the pound, and will induce them to endeavour to procure an alteration in the law.

County Tipperary.
Cahir.

It has been concluded to continue this institution for a while longer, although the profits are not adequate to the risk incurred; for although the Society has heretofore escaped loss, it must be provided against, for the sake of the depositors.

NENAGH.

Numerous instances in which loans have been beneficial to industrious and well-conducted borrowers have come to the knowledge of the Committee, and cases in which an injurious effect has been the result are very few, and altogether induced by the improper conduct of the parties concerned. The farmer, tradesman, labourer and small dealer, in fact all classes whose only capital is industry and manual labour, have been considerably benefited. As yet there has not been any bad debt contracted by the Society; there are, it is true, some of doubtful character on the face of the books, and until it is ascertained they are irrecoverable, the trustees think it better not to pronounce them decidedly bad. The applications for loans are very numerous, and increasing weekly, on the part of the people.

Nenagh.

The Fund is universally considered in the country round as the greatest possible benefit. The Trustees and Committee have been all very attentive and painstaking, avoiding, as far as in their power, the granting of loans to improvident persons; any doubt or difficulty they have met with in the construction of the late Act of Parliament, or any information they may have required, in order to carry out correctly the intentions of the Legislature and wishes of the Central Board, they feel most grateful to Mr. Piesse for his prompt and satisfactory communications on all occasions, both by letter and personally, in supplying them with the information sought for.

COUNTY TYRONE.—KILDRESS.

County Tyrone.
Kildress.

THE advantages of the Loan Fund are appreciated by the people. Very few are now in the hands of insurers, and many who would be obliged to sell the produce of their farms, as they could, for rent, &c., are enabled by a loan, effected at a trifling cost, to keep it for the most profitable market. The Committee do not hesitate to say that the Loan Fund has done and is doing much good in the neighbourhood.

TERMON.

Termon.

WHILE the charge of 6d. for discount was no burthen on the borrower, its reduction to 4d. in the pound has in some measure discouraged the conductors of the Society, who find that their means of doing much additional good (and which was the only remuneration they sought for their labour) have been straitened.

COUNTY WEXFORD.—GOREY.

County Wexford.
Gorey.

YOUR Committee would wish to bring strongly before your notice the ruinous consequences of the reduction of the discount, as shown by this year's account of our Loan Fund. The expenditure, without any grants, compared with the receipts, if we deduct the amount of fines (which, doubtless, ought not to be calculated on as a permanent source of revenue) would not leave a sufficient surplus for the sinking fund recommended by your Board.

It is likewise worthy of consideration that the diminution in the numbers of borrowers of the past year, as compared with the preceding one, shows that the former rate of discount did not operate as an impediment to the useful working of the Society.

NEW ROSS NATIONAL.

New Ross.

FROM every careful inquiry that they have been enabled to make, the Committee are persuaded that the majority of the borrowers is much benefited by the accommodation they receive. The cases in which parties are injured by the working of the Loan Funds form the exception to the general rule, and they are very few. Many who were the victims to heartless money-lenders appreciate the advantages here held out to them; 40 per cent. per annum is no unusual rate of interest with such persons; and in cases of sickness, mortality amongst their cattle, or failure of their crops, the instances were not unfrequent in which farmers were obliged to submit to such ruinous terms. It has been recently charged to a party, who from repeated default in the repayment of his loans was refused a renewal of it by the Society.

TEMPLEDOGAN.

Templodogan.

THE Managers would add, that if expense of management were charged or incurred, it would be reasonable, the Society should cease to exist, which is an evil they are apprehensive may arise to many Loan Funds of small capitals by reason of the reduction of the interest.

COUNTY WICKLOW.—IMMAL.

County Wicklow.
Immal.

THE Committee have to congratulate themselves that they had savings on former years of 76 l. 6 s. 6 d., otherwise they should probably deem it expedient to dissolve the Institution; for it cannot, under present arrangements, be considered a desirable or a safe investment of capital.

capital, wherein, without encountering any losses, or contributing to charitable purposes, and after using all due economy in the expenses of management, their clear net profits on the year are but 2 s. 8 d.

The Committee are disposed to try the effect of the monthly loan system for the farming classes, and they are the more encouraged to do so from the fact that the average amount of fines on each 100 l. granted to farmers, who borrow the largest sums, are far less in proportion than those of smaller amount borrowed by tradespeople and other classes during the past year.

Appendix (C.)

REPORT of the COMMITTEE of AUDIT on the Note and Debenture Issue, and Board's Expenditure of 1844.

The Committee appointed to audit the Note and Debenture Issue of 1844, met on the 8th instant for this purpose. Report, Committee of Audit.

The Committee report, that having examined the minutes, they find that 600,000 were ordered by the Board in the course of the past year.

Of this number, 600,400 have been issued, as per the note account up to the 31st of December, and 390,600 remained in stock at that date.

The Committee, after taking into account the number of notes issued since the 1st of January, found the residue in stock to be, as they believe, perfectly correct, but the greater part of these notes remained in the office unpacked in the state received from the printer.

The Committee report that 8,000 debentures were ordered by the Board, and numbered 1 to 8,000. Of this number 4,676 were issued up to the 31st December, of which they examined the counterfoils, and found the same perfectly correct.

The Committee have to refer to the annexed account, by which it appears that the sum of 2,329 l. 3 s. 4 d. for the above 600,400 notes at 1 d. each, and 233 l. 10 s. for the 4,676 debentures at 1 s. each, has been duly lodged to the Board's credit.

A sum of 3 l. 1 s. 6 d. received for stamping certain notes irregularly issued by the Drogheda Loan Fund, and a sum of 1 l. 0 s. 2 d. for stamping notes for Grang Loan Fund, have been also lodged.

A sum of 11 l. 18 s. 11 d. has been lodged from the assets of the late Knock Loan Fund, and a sum of 6 l. 10 s. 1 d. from the Clifden, No. 2, Loan Fund Assets. These sums form part of a temporary lodgment to the credit of this Board of a sum advanced by Government to the above Societies, and are held at its disposal.

The Committee find that drafts for all expenses of Central Loan Fund Board, including office expenses and printing, notes and debentures, to the amount of 1,354 l. 17 s. 8 d., have been drawn in conformity to the minutes.

One draft for postage, amounting to 46 l. 2 s. 2 d., had not been paid in by the Post-office at the date of balance; thus leaving the drafts debited to the Board at 1,300 l. 15 s. 6 d.

These drafts being deducted from the amounts paid in as above stated, and as per annexed account, the balance to the Board's credit stands at 1,733 l. 4 s. 3 d., which is the sum also reported by the Bank as credited to the Board at the same date of balance.

It will be evident from the above summary and the annexed account, that the account of the Note and Debenture Issue is perfectly correct, and that all the sums received for notes and debentures have been paid in to the Board's credit.

The Committee wish to express their satisfaction at the mode of account adopted by your Secretary, with a view of affording facilities for readily checking the issue of notes and debentures, and they find that a ledger account has also been opened with each Society in connexion with the Board, so that the number of notes issued to, and the amount received from, each Society can be readily ascertained; this ledger also furnishing a further check upon the issue.

(signed) *John Barlow.*
John Leston.

Dated 17 January 1845.

ACCOUNT accompanying Report of Committee of Audit on the Note and Debenture Issue of 1844.

		£.	s.	d.	£.	s.	d.
1843:							
Oct. 30.	Balance in Bank at this date - - - -	-	-	-	242	1	10
1844.							
	Lodgment for Notes, per Secretary - - -	2,172	10	-			
	Ditto - - at Bank - - - -	366	13	4			
					2,539	3	4
	Ditto - Debentures, per Secretary - -	193	14	-			
	Ditto - - at Bank - - - -	40	2	-			
					233	16	-
Oct. 18.	Lodgment by Secretary for stamping Drogheda Notes	3	1	5			
Dec. 26.	Ditto - ditto - Craig - ditto	1	-	2			
					4	1	7
	Lodgments on 2d and 3d January 1845, for Notes	-	-	-	6	5	-
Jan. 30.	Over-lodged by Woodford - - - -	-	-	4			
Feb. 3.	Ditto - Carrickglass - - - -	-	-	4			
Feb. 15.	Ditto - Rathmolyon - - - -	-	1	8			
Dec. 26.	Ditto - ditto - - - -	-	-	8			
					-	3	-
	Lodgments by—						
	W. Channer, Esq., on account of Knock Loan Fund - - - -	11	18	11			
	R. Cane, Esq., one-half John Browne's Pension - - - -	6	10	1			
					18	9	-
					3,043	19	9
	Deduct Drafts, as per Minutes and Counterfoils -	1,354	17	8			
	Minus Post-office Draft not presented - -	46	2	2			
					1,308	15	6
1845:							
Jan. 6.	Balance in Bank at this date - - - -	-	-	£.	1,735	4	3

PARTICULARS OF DRAFTS.

	£.	s.	d.
Barrister drafting Act - - - -	21	-	-
Salaries of Board's Officers - - - -	631	-	-
Printing Notes and Debentures - - - -	471	8	-
Postage - - - -	105	9	8
Office Expenses, including Carriage of Parcels, and Salary to temporary Clerk - - - -	126	-	-
	£.	1,354	17 8

STATEMENT of the Assets and Liabilities of the _____ Loan Fund

Balance in Treasurer's or Clerk's hands, 31st December 1883 If any Loan is due, state it here OUTSTANDING INSTRUMENTS: viz— 1. In regular course of repayment 2. Those of Debtors, not yet accounted for 3. Those of other Debtors (enclosure of Bad Debts). (See preceding page) Cash due on Warrants executed against solvent parties Value of printed Application Forms, &c. on hand Value of Promissory Notes on hand Value of Debentures on hand Balance of Deficiency (if there be any) being the loss incurred by the Loan Fund, subject to be accounted for by defaulting debtors; and on the other hand, covered by the property stated below Specify below, irrespective of the Dr. and Cr. Account— 1. The property (if any) assigned by the Loan Fundless surplus profits, whether in Buildings, or in Working Capital, or otherwise? 2. Value of Office Furniture purchased, if any?	CAPITAL EXPENDED: viz— 1. On Debtors, bearing interest at per cent. 2. Temporary Deposits on Pass Books, or otherwise, bearing interest at per cent. 3. Advances from Bankers (see Note, preceding page) 4. Advances from Treasurer (if any) Interest due on above (if any), to 31st December last Debit for Salaries, Wages or Rent (if any), not included in Treasurer's Account, to 31st December last Outstanding Accounts (if any) unpaid, to same date, specify Interest upon outstanding instalments, from 31st December to date of these accounts due;—or (if this cannot be ascertained) 10 per cent. on the average Weekly Issues; or 1 per cent. on the Capital in circulation, in lieu thereof Surplus Balance (if there be any) is the clear property of the Loan Fund, in addition to that stated at the bottom of other side, subject to no deduction but for doubtful Debts
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INSPECTION REPORT

Rate any list connected with this Society, which you think it feasible to bring under the notice of the
 Local Trust Board.

Carnivore

LOAN FUND.

Jensen et al. 114

157

Date of Enrollment: _____

Has Copy of Rules been lodged with Clerk of
Petty Sessions?

Is there a Copy of Rules posted in Office of
Society?

Was Code of Regulations be adverted to in the Rules, has such been adopted?

Does that appear to have been any violation of the Rules?

If m_n state is what request?

In the district of operation defined—and if so, does it interfere with that of any neighbouring Society?

Day and Hour of Committee meeting?

Day or Days of Issuing Loans and receiving Installments?

Delivery time occupied in business each week?

Is there a suitable Office and proper accommodation for Borrowers?

Name of Treasurer or Corresponding Member?

Names of any other Gentlemen who take an active part in the Management?

Chief just. Clerk 1

Other Assistants, how many?

Have the Books for the Treasurer and Clerks been duly paid for?

Does the amount in the Florida correspond with that stated in the Rules?

Is there an Iron Safe, or other proper place of security, for Books and Papers?

Speedy the Books and 2

Examine Debitors and Deposit Books 2

And the Preliminary Notes left in, except of Clerk's

State which (if any) of the Board's Covenants of Information are deficient?

Does any Honorary Officer attend at the three
of luncheon, dinner and evening entertainments?

More in the *Markham* number, number 10

Are any Warrants allowed to be in the hands of

Board's Register
No. 7

Post-Tensioning

* The Inspector will compare the last Annual Account with the Books, in order to see that the Interest and Office Charges, due on 31st December, are all included; and if not, he will enter the exceptions in the proper place among the Liabilities.